

Social Security Bulletin

December 1938

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Special Articles

**Relief Status of One Million Recipients Accepted
for Old-Age Assistance**

**Seasonal Workers and Unemployment Insurance in
Great Britain, Germany, and Austria**

**Administration of Aid to Dependent Children and
Mothers' Aid in December 1937**

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SOCIAL SECURITY BOARD

WASHINGTON, D. C.

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ARTHUR J. ALTMAYER, *Chairman***GEORGE E. BIGGE****MARY W. DEWSON**

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*An index to Volume I of the Social Security Bulletin will be distributed
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Social Security Bulletin

Volume I

DECEMBER 1938

Number 12

SOCIAL SECURITY IN REVIEW

During October, social security and relief disbursements as a whole continued at approximately the level which has been maintained since the beginning of the current fiscal year. Within the total, however, unemployment benefits declined by more than 15 percent from September. Benefit payments for both total and partial unemployment in October amounted to approximately \$35.3 million in the 28 States and the District of Columbia in which benefits were payable. Among the 28 jurisdictions which paid benefits throughout September and October, nearly half reported decreases amounting to 20 percent or more in the latter month; only Indiana, Maine, and South Carolina reported increases. Several States attributed the decline in benefit payments to improved employment conditions, although in a number of cases exhaustion of wage credits was reported to be an important factor.

The volume of initial claims for unemployment benefits, on the other hand, increased by more than 6 percent over the total for September. This was the first increase in initial claims which has occurred since April in States for which comparable data were available. In most States the increases were attributed primarily to the filing of claims against new wage credits accruing as a result of quarterly redeterminations, and to seasonal lay-offs in various industries. The largest increase—nearly 85 percent—occurred in New Hampshire, where heavy lay-offs in the leather industry were reported.

More than 17,500 claims for lump-sum payments under the old-age insurance program were certified by the Social Security Board during October. These claims amounted to more than a million dollars, bringing the cumulative total of such claims certified since the program became effective in January 1937 to more than \$9.6 million. The average claim certified for payment in October amounted to about \$61.81. As of October 31, a

total of more than 41.7 million employee account numbers had been assigned.

According to reports received by the Social Security Board, the amount of public aid extended to cases in the continental United States for October, exclusive of administrative costs, aid to transients, and cost of materials and equipment for work projects, was nearly \$266.5 million. This amount represented an increase of nearly 2 percent over the revised total for September. The estimated number of different households receiving one or more of the several types of public aid remained unchanged from the preceding month, at approximately 6.6 million. It was estimated that these households comprised about 21.3 million persons.

The amount of obligations incurred for general relief from State and local funds continued to decline both relatively and absolutely in October. The total for that month was only a little more than \$35 million and represented less than 13.2 percent of all public relief. Earnings of persons certified as in need of relief employed on work projects of the Works Progress Administration amounted to \$155.5 million for October, or nearly three-fifths of the total for all types of public aid. Obligations incurred for payments to recipients of the special types of public assistance again increased slightly, to a total of approximately \$43.8 million, accounting for about one-sixth of the total relief payments for October.

Obligations incurred from Federal, State, and local funds for payments to recipients of old-age assistance in States participating in the program under the Social Security Act amounted to nearly \$31.2 million for October. Payments averaging \$19 were made to 1,641,000 recipients under this program for the month; State averages ranged from \$4.22 in Arkansas to \$32.39 in California. Payments in behalf of nearly 631,000 dependent children in more than 256,000 families amounted

to about \$8.2 million for October in States with plans approved by the Social Security Board. The average payment per family was \$31.87, ranging from \$5.42 in Arkansas to \$59.31 in Massachusetts. Nearly 41,400 of the needy blind received payments for October from Federal, State, and local funds amounting to about \$966,000 in States with plans approved by the Social Security Board. The average payment for the month was \$23.33, ranging from \$4.49 in Arkansas to \$47.93 in California.

Figures for old-age assistance in the preceding paragraph do not include payments made in Ohio for October, since Federal funds were not available for the program in that State during the month. On November 30, however, the Social Security Board adopted a resolution providing for the resumption of payments to Ohio for old-age assistance, beginning with the month of November. Representatives of the Social Security Board who had conferred during November with officials of the Ohio Division of Aid for the Aged reported that effective changes in the methods of administering the old-age assistance law had been inaugurated since October. The resolution adopted by the Board summarized the major improvements which had been effected in the operation of the State's plan, and concluded: "In addition to the corrections which have been made in the administration of the Ohio old-age assistance program, the Board has been given assurances that there will be continued improvements to the end that the old-age assistance program in Ohio will be effectively administered. In view of the corrections already initiated, the above-mentioned assurances, the welfare of the needy aged, and the continuing authority of the Board under section 4 of the Social Security Act to control future grants of assistance, it is determined that the Board is warranted in resuming certifications to the Secretary of the Treasury with respect to the State of Ohio."

Another State's public-assistance programs were under discussion during November when the Social Security Board announced that deductions would be made from Federal grants for old-age assistance and aid to dependent children in Oklahoma for November and December. When the Board resumed grants to Oklahoma last spring after an interruption occasioned by deficiencies in State administration, Oklahoma had incurred a

large indebtedness to the Federal Government because of assistance granted to persons found ineligible for Federal funds under the Social Security Act. The Social Security Board nevertheless certified grants to the State and deferred adjustment of the indebtedness on the basis of formal resolutions and assurances by the State Public Welfare Commission that administrative deficiencies would be corrected and the public-assistance rolls would be reinvestigated promptly.

In August, when the State declared itself in need of additional funds, especially for administrative purposes, the Board agreed to increase the amount of Federal grants so as to permit matching of payments by the State to the proportion of the State's assistance rolls which investigation up to that time indicated would presumably be eligible when the reinvestigation of all cases was completed. "In making these additional funds available," Mr. Altmeyer informed the Chairman of the Oklahoma Public Welfare Commission in a letter on November 22, "the Board relied upon the early completion of administrative reforms which your commission had promised and which appeared to be under way. However, your commission has failed to carry through the assurances which were incorporated in formal resolutions . . . The result of the failure of your commission to make good these assurances and its vacillation in the formulation of policies governing eligibility has been to hamper seriously the administrative staff so that only about 20 percent of the old-age assistance cases have been reinvestigated."

"The Social Security Board," Mr. Altmeyer's letter continued, "does not feel warranted in deferring longer some adjustment of the large indebtedness to the Federal Government. Therefore, an estimate had been made of the probable amount of this indebtedness based upon the results of your reinvestigations to date . . . Our present computations indicate a total net deduction for the three categories of \$1,597,756.73. Therefore, you are hereby advised that a deduction will be made from the grants for old-age assistance and for aid to dependent children for the months of November and December to take account of the State indebtedness to the Federal Government. Any corrections either in favor of the State or the Federal Government that may be necessary will be made later when more accurate records have been established for this purpose."

RELIEF STATUS OF ONE MILLION RECIPIENTS ACCEPTED FOR OLD-AGE ASSISTANCE

ANNE E. GEDDES and AGNES LEISY *

The trend of public welfare in recent years has been toward the increasing specialization of welfare services. Both Federal and State legislation has been enacted to provide assistance for special groups of dependents, such as the able-bodied unemployed, the aged, the blind, dependent children, and youth. For purposes of welfare planning it is important to determine the extent to which special programs are displacing generalized services, thus representing a shift of the financial burden, and the extent to which they are tapping new reservoirs of need that have previously been unmet by public or private agencies.

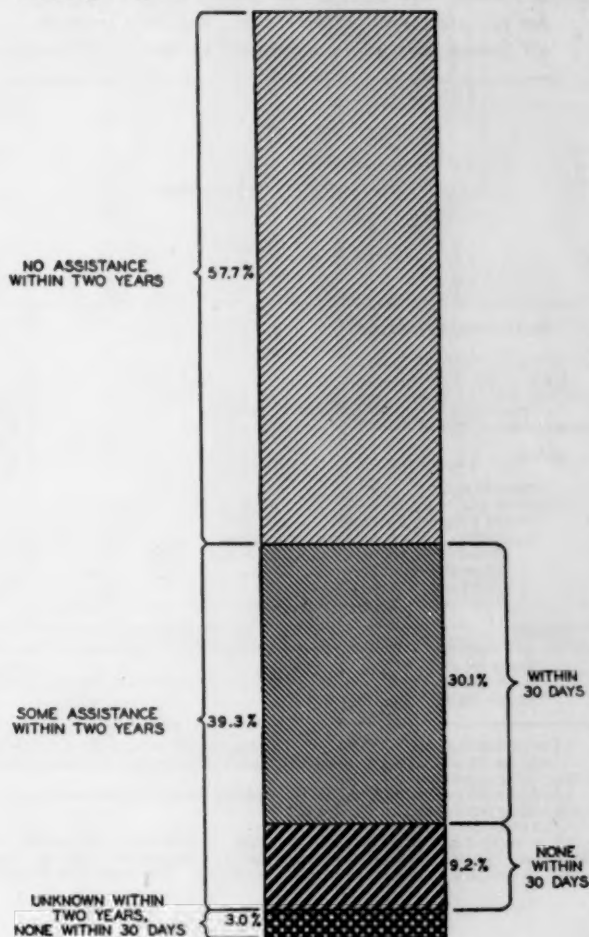
Some light is shed on this problem with respect to the old-age assistance program by annual reports made by State agencies to the Social Security Board for the fiscal year ended June 30, 1938, and for selected periods of the fiscal year ended June 30, 1937.¹ In 1936-37, 43 States² were operating old-age assistance programs under plans approved by the Social Security Board, and in 1937-38 the number was increased to 50. The annual reports of these agencies³ supply information concerning the previous relief experience of more than 1 million old persons accepted for old-age assistance in these 2 years and also provide data on other relief to be received concurrently with old-age assistance.

Majority of Recipients a New Group of Public Dependents

It is evident that the majority of old people who are being accepted for old-age assistance are not being transferred from other services and have not been benefiting from other types of aid, either directly or as members of relief households, for at least 2 years prior to the time of investigation to determine their eligibility for old-age assistance. With little doubt, a substantial portion of the aged

persons who are being added to the old-age assistance rolls comprise a new group of public dependents. This fact has far-reaching social significance. It should be pointed out that the fact that an applicant has not received relief at a prior date does not necessarily imply that he has not been previously in need, since in some localities and States public and private relief funds for meeting existing need have been either inadequate or wholly lacking.

Chart I.—Old-age assistance: Relief status within 30 days and within 2 years prior to investigation of recipients accepted during the fiscal year 1937-38, in all States with plans approved by the Social Security Board



*Bureau of Research and Statistics, Division of Public Assistance Research.

¹ For period covered in different States, see *Second Annual Report of the Social Security Board*, fiscal year ended June 30, 1937, Washington, U. S. Government Printing Office, 1937, p. 142.

² The term "State" is used in this article to include the District of Columbia, and the Territories of Alaska and Hawaii.

³ In 1936-37 only 41 of the 43 States reporting supplied data on this subject.

The relief status at the time of investigation and in the 2 years prior to investigation of the 1 million individuals accepted for old-age assistance in selected periods of 1936-37 and in 1937-38 is summarized in table 1. The time of investigation was interpreted as any time within 30 days of the investigation date. Of 586,000 persons added to the old-age assistance rolls in the second period, about 338,000, or 58 percent, had neither received institutional care nor benefited from outdoor relief within 2 years of the time of investigation; 54,000, or 9 percent, had received no aid within 30 days but had benefited from some form of assistance within 2 years; and 176,000, or 30 percent, were being aided at the time of investigation. The relief status in the 2-year period prior to investigation is unknown for 17,000, or 3 percent, who are known to have received no assistance within 30 days. The distribution according to prior relief status of these 586,000 individuals is shown in chart I.

Since Federal funds for old-age assistance first became available early in 1936, in 1936-37 the old-age assistance programs in most States were in a comparatively early stage of development. Nevertheless, only 26 percent of the 471,000 individuals accepted for old-age assistance in selected periods of this year received aid within 30 days of the time of investigation. The corresponding percentage in 1937-38 was 30. Actually, the relief status of some of these persons dates back only to the time of application for old-age assistance. In some States applicants for old-age assistance may be placed on general relief pending investigation and approval.

Detailed figures for individual States for 1937-38 are given in table 2 and chart II. There is a wide variation in the several States in the percentage of individuals who were receiving aid at the time of investigation. In seven States—Washington, Hawaii, Nevada, New Mexico, North

Table 1.—Old-age assistance: Relief status and type of assistance received within 30 days prior to investigation, for recipients accepted during selected periods of the fiscal year 1936-37 and during the fiscal year 1937-38, in all States with plans approved by the Social Security Board

Relief status and type of assistance	Recipients accepted					
	Number		Percent of total accepted		Percent of those receiving assistance within 30 days	
	Selected periods 1936-37 ¹	Full year 1937-38	Selected periods 1936-37 ¹	Full year 1937-38	Selected periods 1936-37 ¹	Full year 1937-38
Total recipients accepted.....	470,527	585,877	100.0	100.0		
No assistance within 30 days.....	347,900	408,607	74.0	69.9		
None within 2 years.....	(²)	337,549	(²)	57.7		
Some within 2 years.....	(²)	53,792	(²)	9.2		
Unknown whether received within 2 years.....	(²)	17,266	(²)	3.0		
Some assistance within 30 days.....	122,198	176,301	26.0	30.1	100.0	100.0
Public.....	117,512	172,349	25.0	29.4	96.2	97.8
General relief.....	99,527	129,846	21.2	22.2	81.4	73.7
Other public assistance.....	13,034	18,989	2.8	3.2	10.7	10.8
Works Program earnings.....	4,951	16,065	1.0	2.7	4.1	9.1
Institution.....	2,329	7,449	0.5	1.3	1.9	4.2
Home for the aged.....	631	4,836	0.1	0.8	0.5	2.7
General hospital.....	419	865	0.1	0.2	0.4	0.5
Other public hospital.....	1,572	569	0.3	0.1	1.3	0.3
Other public institution.....		1,179		0.2		0.7
Private.....	5,004	7,000	1.1	1.2	4.1	4.0
Home for the aged.....	671	1,261	0.1	0.2	0.5	0.7
Other private institution.....	347	700	0.1	0.1	0.3	0.4
Assistance from a private agency.....	3,976	5,039	0.9	0.9	3.3	2.9

¹ For period covered in different States, see *Second Annual Report of the Social Security Board*, Washington, 1937, p. 142.

² Includes 429 recipients for whom information concerning assistance received within 30 days prior to investigation was unknown. These cases were omitted in computing percentages.

³ Includes 969 recipients for whom information concerning assistance received within 30 days prior to investigation was unknown. These cases were omitted in computing percentages.

⁴ Not reported.

⁵ The number and percent receiving assistance does not equal the sum of those receiving each specified type of assistance since some recipients had more than 1 type. Distribution according to type of assistance was reported only for individuals receiving 1 type. It was assumed that the same distribution applied to the data for 2 or more types of assistance. The number of individuals receiving 2 or more types was very small.

Table 2.—Old-age assistance: Relief status within 30 days and within 2 years prior to investigation of recipients accepted during the fiscal year 1937-38, in each State with a plan approved by the Social Security Board

Region and State	Total recipients accepted	Percent receiving some assistance within 30 days of investigation	Percent receiving no assistance within 30 days of investigation			
			Total	None within 2 years	Some within 2 years	Unknown whether received within 2 years
Total.....	1 585, 877	30.1	69.9	57.7	9.2	3.0
Region I:						
Connecticut.....	2, 797	27.0	73.0	69.6	3.4	—
Maine.....	10, 356	30.3	69.7	48.8	20.7	0.2
Massachusetts.....	19, 550	18.5	81.5	66.3	7.0	8.2
New Hampshire.....	987	30.9	69.1	57.4	6.0	5.7
Rhode Island.....	2, 588	45.1	54.9	47.4	6.8	.7
Vermont.....	2, 052	6.2	93.8	86.7	7.1	—
Region II:						
New York.....	23, 423	40.5	59.5	55.2	4.0	.3
Region III:						
Delaware.....	147	18.4	81.6	78.2	3.4	—
New Jersey.....	6, 928	44.9	55.1	44.4	10.0	.7
Pennsylvania.....	20, 266	30.4	69.6	59.9	6.1	3.6
Region IV:						
District of Columbia.....	987	33.8	66.2	49.1	17.1	—
Maryland.....	4, 952	14.9	85.1	71.8	12.2	1.1
North Carolina.....	33, 060	31.0	69.0	59.7	7.1	2.2
West Virginia.....	4, 498	19.2	80.8	76.7	4.0	.1
Region V:						
Kentucky.....	5, 757	9.5	90.5	78.5	12.0	—
Michigan.....	41, 323	41.7	58.3	49.8	8.5	—
Ohio.....	19, 020	32.3	67.7	(¹)	(¹)	23.2
Region VI:						
Illinois.....	25, 133	38.1	61.9	54.5	7.4	(¹)
Indiana.....	9, 166	24.4	75.6	69.3	6.3	—
Wisconsin.....	9, 209	21.1	78.9	66.4	12.5	—
Region VII:						
Alabama.....	6, 470	6.3	93.7	82.1	9.2	2.4
Florida.....	21, 082	26.3	73.7	62.1	10.5	1.1
Georgia.....	36, 700	37.8	62.2	53.2	8.1	.9
Mississippi.....	1, 992	6.1	93.9	73.2	15.4	5.3
South Carolina.....	24, 415	6.7	93.3	62.5	30.8	—
Tennessee.....	24, 647	41.0	59.0	46.3	11.7	1.0
Region VIII:						
Iowa.....	14, 316	27.1	72.9	(¹)	(¹)	38.2
Minnesota.....	8, 855	21.9	78.1	64.2	9.5	4.4
Nebraska.....	3, 510	21.1	78.9	(¹)	(¹)	15.3
North Dakota.....	1, 486	57.3	42.7	29.0	13.6	.1
South Dakota.....	8, 988	34.2	65.8	30.7	34.3	.8
Region IX:						
Arkansas.....	6, 966	19.2	80.8	76.8	3.6	.4
Kansas.....	21, 516	59.0	41.0	28.9	11.5	.6
Missouri.....	29, 012	17.7	82.3	77.7	3.3	1.3
Oklahoma.....	7, 432	22.3	77.7	61.3	14.2	2.2
Region X:						
Louisiana.....	8, 479	15.2	84.8	75.0	8.4	1.4
New Mexico.....	1, 002	61.9	38.1	26.7	11.4	—
Texas.....	16, 934	17.3	82.7	67.6	15.1	(¹)
Region XI:						
Arizona.....	6, 540	51.7	48.3	(¹)	(¹)	15.2
Colorado.....	11, 833	16.0	84.0	75.5	7.7	.8
Idaho.....	1, 546	27.9	72.1	52.2	18.8	1.1
Montana.....	3, 216	37.0	63.0	55.6	7.3	.1
Utah.....	7, 885	22.5	77.5	68.6	8.9	(¹)
Wyoming.....	531	35.2	64.8	50.9	13.9	—
Region XII:						
California.....	47, 954	18.4	81.6	77.4	4.2	—
Nevada.....	2, 145	65.5	34.5	29.3	3.8	1.4
Oregon.....	7, 169	48.0	52.0	43.9	8.0	.1
Washington.....	9, 858	77.5	22.5	19.3	2.7	.6
Territories:						
Alaska.....	554	40.1	59.9	59.4	.2	.3
Hawaii.....	945	66.8	33.2	27.8	1.6	3.8

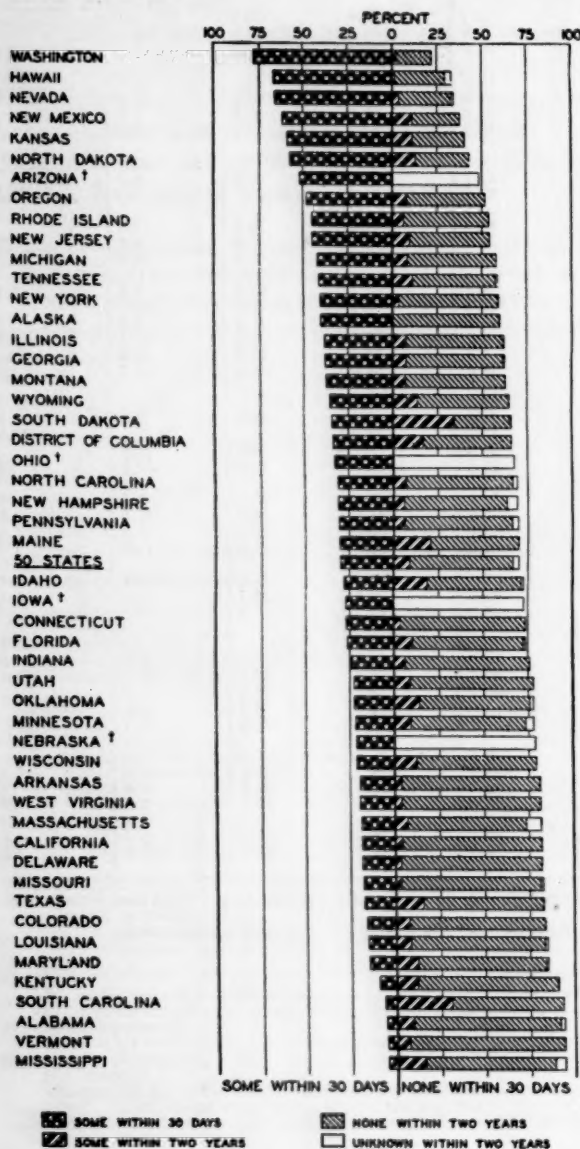
¹ Includes 969 recipients for whom information concerning assistance received within 30 days prior to investigation was unknown. These cases were omitted in computing percentages.

² Percentage not significant because of large number of recipients for whom information concerning assistance within 2 years was unknown.

³ Less than 0.1 percent.

Dakota, Kansas, and Arizona—more than half of the individuals accepted for old-age assistance were being aided. In some States the high proportion is accounted for by the fact that applicants on relief rolls were given priority over other applicants. On the other hand, the low proportions in some States reflect a practice of giving precedence to applicants receiving no other type

Chart II.—Old-age assistance: Relief status within 30 days and within 2 years prior to investigation of recipients accepted during the fiscal year 1937-38, in each State with a plan approved by the Social Security Board



of relief over those already benefiting from some other type of aid. In five States—Kentucky, South Carolina, Alabama, Vermont, and Mississippi—less than 10 percent of the persons added to the old-age assistance rolls were recruited from relief agencies or institutions.

Types of Aid Received at Time of Investigation

The agencies which were aiding the aged at the time of investigation include general relief agencies, the Works Progress Administration, other unspecified public agencies, private relief agencies, public and private homes for the aged, hospitals, and other institutions. Among the public agencies which were not specified in the reports are agencies administering statutory aid to veterans, subsistence payments to farmers, aid to dependent children, and aid to the blind. An applicant for old-age assistance was considered to be receiving aid whenever he was granted assistance directly or shared in assistance provided for some other member of the household.

In both years a large proportion of the persons being aided were receiving public relief in their homes, either directly or as members of relief households. In 1937-38, about 74 percent of the persons with relief status, comprising 22 percent of all persons accepted for old-age assistance, were receiving general relief. Those benefiting from Works Program earnings comprised 9 percent of the individuals being aided at the time of investigation and 3 percent of the total number accepted; but only half of the old persons benefiting from Works Program earnings were themselves employed on work projects. Relatively few persons were being aided by private relief agencies or were in homes for the aged or other types of institutions.

Few Recipients From Almshouses

Approximately 1 percent of the persons accepted in the 2 years came from public and private homes for the aged and less than 1 percent from hospitals and other institutions. In 1937-38, Connecticut had the largest proportion of aged persons who were drawn from public homes for the aged—2.9 percent. Some of these old people are known to have been unable to adjust to an unprotected environment and to have returned later to the institutions from which they were drawn. In six States none of the individuals

who were accepted came from homes for the aged.

In order to determine the effect of the old-age assistance program on the almshouses and other public homes for the aged it would be necessary to relate the number of persons selected for old-age assistance from such institutions to the aged population of these institutions. Unfortunately no census of the inmates of almshouses and other homes for the aged in the United States has been taken since 1923-24.⁴ In 1937-38 about 6,000 persons accepted for old-age assistance were living in public institutions other than hospitals at the time of investigation; thus the number of persons drawn from almshouses was somewhat less than 6,000.

Table 3 shows, for individual States, the percentages of persons added to the old-age assistance rolls for 1937-38 who were benefiting from different types of aid at the time of investigation.

Although only about one-fifth of all persons accepted in the 50 States were on general relief when investigated, more than half of the persons accepted in four States—Washington, New Mexico, Hawaii, and Kansas—were benefiting from general relief; in 11 States the proportion was more than one-third. Less than one-tenth of the persons added in 10 States were on general relief.

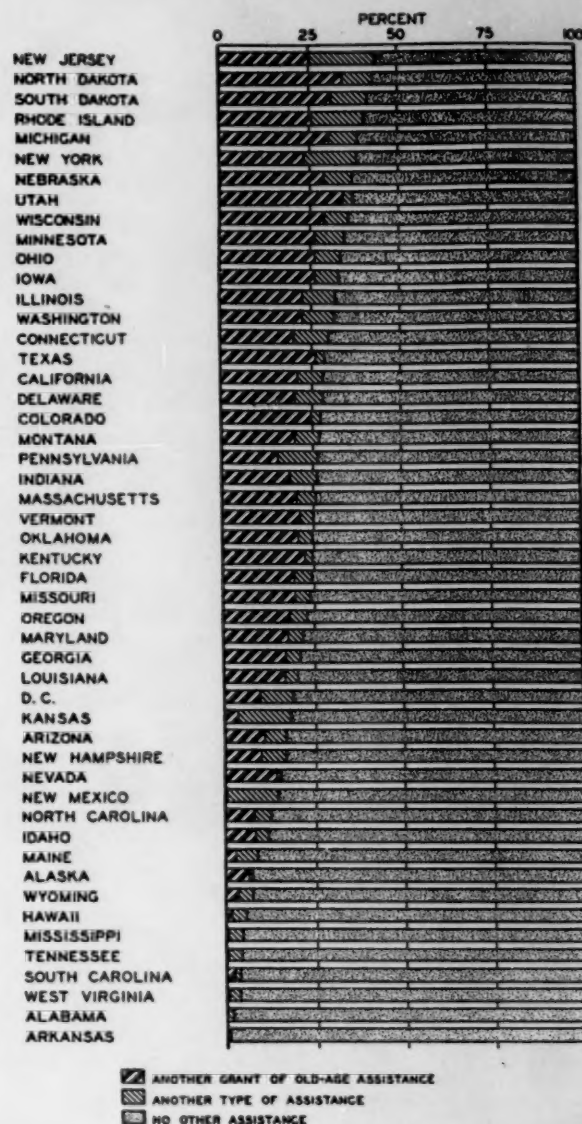
In most States relatively few old people were benefiting from Works Program earnings, but in Nevada nearly one-sixth were reported to be employed on the Works Program or to be sharing in earnings of another member of the household. Five percent or more of all persons added were benefiting from Works Program earnings in eight States. But such earnings contributed to the support of less than 1 percent of the aged individuals accepted in nine States.

Assistance Received Simultaneously With Old-Age Assistance

Information on other relief to be received in the household simultaneously with the old-age assistance grants to these individuals is summarized in table 4; detailed State data for 1937-38 appear in table 5. Prior relief experience, discussed above, includes both institutional care and assistance in the home and is confined to aid granted directly to the aged individual or aid in which he shares. The following data on relief received simultane-

⁴ U. S. Bureau of Labor Statistics, *Care of Aged Persons in the United States*, Bull. No. 489, 1929.

Chart III.—Old-age assistance: Recipients who were living in households receiving simultaneously another grant of old-age assistance, some other type of assistance, or no other assistance, accepted during the fiscal year 1937-38, in each State with a plan approved by the Social Security Board



ously with old-age assistance include all relief received in the household of which the aged person is a member, whether or not he benefits.

In 1936-37 and in 1937-38, 27 and 24 percent, respectively, of the persons accepted for old-age assistance were in households in which other aid was to be received concurrently with old-age assistance. This other aid was another grant of old-age assistance in four-fifths of the cases in the first year

Table 3.—Old-age assistance: Type of assistance received within 30 days prior to investigation, for recipients accepted during the fiscal year 1937-38, in each State with a plan approved by the Social Security Board

Region and State	Total recipients accepted	Percent of recipients who at time of investigation received—		Percent of recipients who received specified type of assistance at time of investigation							
		No assistance	Some assistance ¹	General relief	Other public assistance	Works Program earnings	Public			Private	
							Care in public institution			Home for aged	Other
							Total	Home for aged	Public hospital or other public institution		
Total.....	585,877	69.9	30.1	22.2	3.2	2.7	1.3	0.8	0.5	0.2	1.0
Region I:											
Connecticut.....	2,797	73.0	27.0	19.1	.1	2.7	3.5	2.9	.6	.4	1.4
Maine.....	10,356	69.7	30.3	26.6	1.0	1.7	.2	.2	(²)	(²)	2.3
Massachusetts.....	19,550	81.5	18.5	13.5	.6	2.2	1.5	.3	1.2	.1	.8
New Hampshire.....	987	69.1	30.9	28.3	.2	1.0	.5	.1	.4	.2	.7
Rhode Island.....	2,588	54.9	45.1	37.5	1.6	5.3	.7	(²)	.7	(²)	1.7
Vermont.....	2,052	93.8	6.2	5.1		.7	.2	.1	.1	(²)	.3
Region II:											
New York.....	23,423	59.5	40.5	34.4	.9	2.0	2.0	1.3	.7	.4	1.2
Region III:											
Delaware.....	147	81.6	18.4		18.4						
New Jersey.....	6,928	55.1	44.9	38.6	2.3	2.8	1.6	.3	1.3	.1	1.4
Pennsylvania.....	20,266	69.6	30.4	28.5	.5	3.3	2.0	1.6	.4	.8	.6
Region IV:											
District of Columbia.....	987	66.2	33.8	29.2	.2	1.9	1.4	1.4		.2	1.0
Maryland.....	4,952	85.1	14.9	10.5	2.4	1.1	.7	.1	.6	.1	.3
North Carolina.....	33,060	69.0	31.0	28.1	.4	2.1	.5	.4	.1	.1	2.2
West Virginia.....	4,498	80.8	19.2	10.8	5.1	3.0	.3		.3		.1
Region V:											
Kentucky.....	5,757	90.5	9.5	5.4	.3	1.0	.4	.4	(²)	.1	2.4
Michigan.....	41,323	58.3	41.7	37.8	.6	2.0	.9	.6	.3	.1	.5
Ohio.....	19,020	67.7	32.3	20.7	3.9	5.5	1.1	.7	.4	.1	1.4
Region VI:											
Illinois.....	25,133	61.9	38.1	30.8	.1	4.5	2.1	2.0	.1	.6	.5
Indiana.....	9,166	75.6	24.4	17.1		3.0	1.4	1.3	.1	1.5	2.1
Wisconsin.....	9,209	78.9	21.1	16.6	.8	2.6	.8	.6	.2	.1	.3
Region VII:											
Alabama.....	6,470	93.7	6.3	2.6	1.9	.7	.8	.6	.2	.1	.2
Florida.....	21,082	73.7	26.3	7.6	11.9	7.1	.6	.3	.3	(²)	1.3
Georgia.....	36,700	62.2	37.8	31.4	2.4	1.8	1.5	1.0	.5	.1	1.0
Mississippi.....	1,992	93.9	6.1	4.3		.7	.1	.1	(²)	(²)	1.0
South Carolina.....	24,415	93.3	6.7	3.3	.4	1.1	.7	.6	.1	(²)	1.2
Tennessee.....	24,647	59.0	41.0	25.1	7.4	3.4	1.6	.7	.9	(²)	3.6
Region VIII:											
Iowa.....	14,316	72.9	27.1	21.2	.6	3.3	1.4	.7	.7	.3	.4
Minnesota.....	8,855	78.1	21.9	16.3	.7	2.7	1.9	1.2	.7	.4	.3
Nebraska.....	3,510	78.9	21.1	13.4	3.3	2.3	1.5	.7	.8	.1	.6
North Dakota.....	1,486	42.7	57.3	39.0	11.1	6.9	1.0	.2	.8	.1	(²)
South Dakota.....	8,988	65.8	34.2	10.9	17.6	5.0	.6	.2	.4	.4	.3
Region IX:											
Arkansas.....	6,966	80.8	19.2	16.3	2.3	.3	(²)		(²)		.3
Kansas.....	21,516	41.0	59.0	51.3	3.2	3.2	1.3	1.0	.3	.1	.1
Missouri.....	29,012	82.3	17.7	6.5	7.0	1.4	1.8	1.5	.3	.1	.9
Oklahoma.....	7,432	77.7	22.3	12.7	2.9	5.2	1.2	1.0	.2	.1	.2
Region X:											
Louisiana.....	8,479	84.8	15.2	5.9	7.9	.4	.1	(²)	.1	.4	.4
New Mexico.....	1,002	38.1	61.9	58.3	1.9	.9					.8
Texas.....	16,934	82.7	17.3	10.8	1.8	3.7	.4	.2	.2	(²)	.8
Region XI:											
Arizona.....	6,540	48.3	51.7	11.2	35.3	3.3	1.3	.2	1.1	.1	.5
Colorado.....	11,833	84.0	16.0	10.6	1.8	2.9	.4	.1	.3	(²)	.3
Idaho.....	1,546	72.1	27.9	14.0	10.3	2.8	1.3	.3	1.0	.1	.2
Montana.....	3,216	63.0	37.0	14.4	16.0	5.1	.7	.2	.5	.3	.6
Utah.....	7,585	77.5	22.5	9.9	9.9	1.8	.1	.1	(²)	(²)	1.3
Wyoming.....	531	64.8	35.2	25.4	7.3	2.6	.6	.6			
Region XII:											
California.....	47,954	81.6	18.4	11.6	1.1	2.0	3.0	1.9	1.1	.3	.5
Nevada.....	2,145	34.5	65.5	32.3	18.6	15.4	.7		.7		.1
Oregon.....	7,169	82.0	18.0	43.5	2.5	1.6	.3	.1	.2	.1	.1
Washington.....	9,858	22.5	77.5	72.9	.2	2.6	1.0	.6	.4	.3	.5
Territories:											
Alaska.....	554	59.9	40.1	37.5	.9		1.3	1.3		.2	.2
Hawaii.....	945	33.2	66.8	54.0	.6	.7	.4		.4	9.4	1.6

¹ The percent receiving assistance may not equal the sum of percents receiving specified type of assistance, since some recipients received more than 1 type. Distribution according to type of assistance was reported only for individuals receiving 1 type. It was assumed that the same distribution applied to the data for 2 or more types of assistance.

² Includes 969 recipients for whom information concerning type of assistance received within 30 days prior to investigation was unknown. These cases were omitted in computing percentages.

³ Less than 0.1 percent.

and in three-fourths of the cases in the second. In each year very small numbers of the persons accepted for old-age assistance were living in households which were also to receive other types of assistance, such as general relief from public funds, Works Program earnings, aid to dependent children, aid to the blind, and private relief. Not all the persons accepted for old-age assistance, of course, were to live in household groups; in each year about one-fifth of the old people taken on the rolls were living alone and thus could not benefit from relief granted to other persons.

The proportion of individuals accepted for old-age assistance who were living in households in which other assistance was to be received concurrently with old-age assistance varied from 44 percent to less than 1 percent, as shown in chart III, which ranks the States according to the percentage of such persons.

State practices vary with respect to granting old-age assistance to more than one individual in a household. To some extent the differences are explained by the fact that in certain States joint grants rather than separate grants are made to related individuals in the same household. In 1937-38 some joint grants were made in 21 States;

but such grants represented only 4 percent of the total approved for old persons added to the rolls.

In 1937-38 the proportion of individuals accepted for old-age assistance who were living in households in which there were one or more additional grants of old-age assistance varied from 34 percent to less than 1 percent. In 20 States, from 20 to 30 percent were in households with another recipient of old-age assistance. In North Dakota, Utah, South Dakota, and Michigan about one-third of the individuals accepted for old-age assistance were living in such households.

In 40 States, less than 5 percent of the persons accepted for old-age assistance were in households represented on the general relief rolls; but in 4 States—New Jersey, New York, New Mexico, and Kansas—from 10 to 15 percent of the aged recipients were members of households with concurrent grants of general relief.

A previous Bulletin article gives information concerning the amounts granted to the 586,000 individuals accepted for old-age assistance in 1937-38.⁵ Later articles will deal with the living

⁵ "Analysis of Grants to 586,000 Recipients of Old-Age Assistance," *Social Security Bulletin*, Vol. 1, No. 11 (November 1938), pp. 12-19.

Table 4.—Old-age assistance: Recipients in households receiving each type of assistance simultaneously with old-age assistance, for recipients accepted during selected periods of the fiscal year 1936-37 and during the fiscal year 1937-38, in all States with plans approved by the Social Security Board

Other assistance in household	Recipients accepted					
	Number		Percent of total accepted		Percent of those receiving other assistance simultaneously	
	Selected periods 1936-37 ¹	Full year 1937-38	Selected periods 1936-37 ¹	Full year 1937-38	Selected periods 1936-37 ¹	Full year 1937-38
Total recipients accepted.....	² 470,527	³ 585,877	100.0	100.0	-----	-----
No other assistance in household.....	334,170	442,242	73.4	75.6	-----	-----
Some other assistance in household.....	⁴ 121,391	⁴ 142,622	⁴ 26.6	⁴ 24.4	⁴ 100.0	⁴ 100.0
Another grant of old-age assistance.....	96,709	105,021	21.2	18.0	79.7	73.6
General relief.....	15,439	20,031	3.4	3.4	12.7	14.0
Works Program earnings.....	10,388	10,786	2.3	1.8	8.6	7.6
Other public assistance.....	1,104	4,368	.2	.7	.9	3.1
Aid to dependent children.....	868	2,902	.2	.5	.7	2.0
Aid to the blind.....	(⁵)	1,504	.2	.3	.7	1.1
Assistance from a private agency.....	(⁵)	901	(⁵)	.2	(⁵)	.6

¹ For period covered in different States, see *Second Annual Report of the Social Security Board*, Washington, 1937, p. 142.

² Includes 14,966 recipients for whom information concerning other assistance received simultaneously was unknown. These cases were omitted in computing percentages.

³ Includes 1,013 recipients for whom information concerning other assistance received simultaneously was unknown. These cases were omitted in computing percentages.

⁴ The number and percent receiving some other assistance does not equal the sum of those receiving each specified type of assistance since some recipients lived in households receiving more than 1 additional type. Distribution according to type of assistance was reported only for individuals in households receiving 1 additional type. It was assumed that the same distribution applied to the data for 2 or more additional types of assistance. The number receiving 2 or more types was very small.

⁵ Not reported.

arrangements, physical condition, and medical care or supervision of the old persons accepted

for old-age assistance, and also with their age, sex, color, and nativity.

Table 5.—Old-age assistance: Recipients in households receiving each type of assistance simultaneously with old-age assistance, for recipients accepted during the fiscal year 1937-38, in each State with a plan approved by the Social Security Board

Region and State	Total recipients accepted	Percent of recipients in households receiving—		Percent of recipients in households receiving specified type of assistance						
		No other assistance	Some other assistance ¹	Another grant of old-age assistance	General relief	Works Program earnings	Aid to dependent children	Aid to the blind	Other public assistance	Assistance from a voluntary agency
Total.....	2 585,877	75.6	24.4	18.0	3.4	1.8	0.5	0.3	0.7	0.2
Region I:										
Connecticut.....	2,797	70.3	29.7	20.0	6.2	2.6	.2	.1	.3	.7
Maine.....	10,356	91.2	8.8	2.3	2.3	2.2	.5	.9	.5	.2
Massachusetts.....	19,550	74.3	25.7	20.3	2.7	2.4	.3	.1	.3	.2
New Hampshire.....	987	83.4	16.6	9.9	4.4	1.2	.5	.5	.4	.3
Rhode Island.....	2,588	60.0	40.0	26.0	9.5	4.8	.7	.1	.3	1.1
Vermont.....	2,052	74.9	25.1	21.2	1.2	2.0	.3	.2	.5	.1
Region II:										
New York.....	23,423	62.0	38.0	23.3	13.0	1.8	.5	.2	.5	.2
Region III:										
Delaware.....	147	72.1	27.9	20.4		1.4			6.1	
New Jersey.....	6,928	56.4	43.6	25.4	14.4	3.2	1.3	.2	1.3	.9
Pennsylvania.....	20,266	73.4	26.6	15.2	6.2	3.5	.8	.9	.4	.4
Region IV:										
District of Columbia.....	987	81.2	18.8	9.6	4.1	2.7	1.9	.5	.2	.2
Maryland.....	4,952	78.2	21.8	17.7	.9	1.8	1.7	.2	(²)	.1
North Carolina.....	33,060	87.4	12.6	7.6	1.8	2.3	.5	.3	.2	.1
West Virginia.....	4,498	96.4	3.6	.6	1.4	.6	.1	(²)	.8	(²)
Region V:										
Kentucky.....	5,757	75.3	24.7	22.5	.2	1.3	(²)	(²)	.7	.1
Michigan.....	41,323	61.9	38.1	30.8	5.3	1.4	.8	.1	.1	.1
Ohio.....	19,020	66.8	33.2	26.3	4.5	1.4	.3	.2	.8	.1
Region VI:										
Illinois.....	25,133	68.5	31.5	22.7	6.2	2.5	.1	.4	.4	.1
Indiana.....	9,166	75.6	24.4	18.7	4.9	1.8	1.0	.4	(²)	.1
Wisconsin.....	9,209	64.5	35.5	29.1	3.4	1.9	.9	.4	.1	.1
Region VII:										
Alabama.....	6,470	98.7	1.3	.1	(²)	.6	.1	(²)	.4	(²)
Florida.....	21,082	75.4	24.6	19.5	.5	4.5	(²)	.1	.3	.1
Georgia.....	36,700	79.1	20.9	16.9	.8	1.9	.9	.2	.7	.1
Mississippi.....	1,992	95.4	4.6	.4	2.1	1.9			.2	.2
South Carolina.....	24,415	96.3	3.7	2.1	.1	1.3	.2	.1	.1	(²)
Tennessee.....	24,647	95.9	4.1	.5	.3	1.3	.5	.1	.6	.8
Region VIII:										
Iowa.....	14,316	67.4	32.6	26.3	4.0	.9	.3	.4	.3	(²)
Minnesota.....	8,855	65.6	34.4	26.5	4.2	2.8	.5	.2	1.1	.2
Nebraska.....	3,510	63.3	36.7	29.0	2.5	2.4	1.4	.5	1.7	.1
North Dakota.....	1,486	56.2	43.8	34.4	4.7	3.0	.3	.3	1.7	
South Dakota.....	8,988	58.8	41.2	31.3	1.2	2.6	.3	(²)	7.0	(²)
Region IX:										
Arkansas.....	6,966	99.4	.6	.1	.1	.1	.1	(²)	.1	.1
Kansas.....	21,516	82.1	17.9	3.2	10.3	1.6	.6	.1	3.3	.1
Missouri.....	29,012	76.0	24.0	19.6	2.1	.8	.1	.6	1.1	(²)
Oklahoma.....	7,432	75.1	24.9	20.6	.8	2.3	1.0	.2	.5	(²)
Region X:										
Louisiana.....	8,479	79.9	20.1	16.8	.3	.8	.9	.1	1.1	(²)
New Mexico.....	1,002	85.6	14.4	.3	11.6	.6	.3		1.6	
Texas.....	16,934	71.5	28.5	26.1	.4	1.2	.1	(²)	.6	.1
Region XI:										
Arizona.....	6,540	83.3	16.7	10.7	.3	.7	.5	.3	4.0	.1
Colorado.....	11,833	72.7	27.3	24.8	.4	1.1	.4	.2	.6	(²)
Idaho.....	1,546	88.3	11.7	7.8	.1	1.4	1.9	.3	.6	
Montana.....	3,216	73.0	27.0	20.1	1.8	2.3	1.0		2.1	.1
Utah.....	7,585	63.3	36.7	34.3	.3	1.0	.8	.3	(²)	.1
Wyoming.....	531	92.8	7.2	3.0	1.5	1.3	.8		.6	.2
Region XII:										
California.....	47,954	72.1	27.9	21.2	3.3	1.9	.4	.4	.8	.1
Nevada.....	2,145	84.9	15.1	14.0	.1	.7	.1		.2	
Oregon.....	7,169	77.0	23.0	18.2	2.4	1.7	.3	.2	.2	.1
Washington.....	9,858	68.7	31.3	22.6	6.1	1.6	1.3	.3	.2	.2
Territories:										
Alaska.....	554	92.8	7.2	6.1					1.1	
Hawaii.....	945	94.7	5.3	1.2	1.8	.7	1.6		.1	.1

¹ The percent receiving some other assistance may not equal the sum of percents receiving each specified type of assistance, since some recipients lived in households receiving more than 1 additional type. Distribution according to type of assistance was reported only for individuals in households receiving 1 additional type. It was assumed that the same distribution applied to the data for 2 or more additional types of assistance.

² Includes 1,013 recipients for whom information concerning other assistance received simultaneously was unknown. These cases were omitted in computing percentages.

³ Less than 0.1 percent.

SEASONAL WORKERS AND UNEMPLOYMENT INSURANCE IN GREAT BRITAIN, GERMANY, AND AUSTRIA

FRANZ HUBER *

Basic differences between the American and the European concepts of unemployment insurance underlie the varying methods by which each system approaches the problem of the seasonal worker. Three concepts which are fundamental to unemployment insurance in the United States would seem to be particularly important in explaining why the American method of dealing with the problem of seasonality cannot be directly compared with the European approach. In the United States the assumption that unemployment, like accidents, is a responsibility of industry, and should therefore be a burden upon it, places the employer rather than the worker in the center of the unemployment compensation system. Merit rating, broadly speaking, was designed to reward those employers who reduce or abolish fluctuations in employment in their establishments. The charging of benefits against the individual employer's account raises problems in connection with seasonal workers which do not arise in European countries, where the concept of merit rating is practically unknown.

Closely allied to the important position assigned to the employer is the fact that, under most of our State laws, only the employer is liable for contributions. In European countries the worker also contributes. The seasonal worker in Europe, therefore, who has contributed to the unemployment reserve fund, out of which presumably compensation is paid for unemployment regardless of its economic causes, would seem to be in a position to argue that he is entitled to benefits even during the off season.

A third factor which illustrates the differences in approach is that in this country benefits and contributions are closely related to earnings; the rate and duration of benefits and the determination of the qualifying period are based directly on

the individual worker's wage credits. European systems rely on flat qualifying and duration periods and frequently use either flat benefit rates or wage classes for determining the benefit amount.

Nation-wide compulsory systems, which are based on the principle of pooling the various occupational risks, must find a solution of the seasonal problem which is financially sound and socially equitable. From an economic point of view there is an important difference between one seasonal industry and another. Two kinds of seasonal industries may be distinguished: those which are wholly seasonal, i. e., where no, or practically no, employment can be obtained during certain parts of the year; and those which are only moderately seasonal, i. e., where employment opportunities exist all the year round but are better during certain parts of the year and more or less decidedly limited at other times. This study attempts to outline briefly the approach to the problem of seasonality made by three European compulsory systems—British, German, and Austrian.

General Unemployment Insurance Provisions

An unemployment insurance system which determines the duration of the benefit period by directly relating the number of benefit weeks to the number of weekly contributions takes into account primarily the individual risk. While the desirability of such a close relationship between benefits and contributions may be questioned in terms of social equity, it would seem obvious that such a system is soundest from the point of view of the actuary; it also to some extent makes unnecessary special treatment of the seasonal worker. The British unemployment insurance system of the years 1912-28 was built on this basis.

On the other hand, a system with flat qualifying and benefit periods, such as we find in Austria and Germany, disregards, in principle, the individual

* Member of research staff, Committee on Social Security, Social Science Research Council. The study on which this article is based was made while the author was on the staff of the Division of Unemployment Compensation Research, Bureau of Research and Statistics, Social Security Board.

and the seasonal risk and attempts to pool the various risks of the whole insured population. Sooner or later such a system must establish some kind of relationship among the risk categories which it covers, and the seasonal risk will play an important role in this adjustment.

Exclusion of Seasonal Workers From Coverage

An unemployment insurance law may definitely exclude seasonal workers from benefits, either by limiting its scope to fairly stable employments or by requiring a long period of contribution to the unemployment fund each year as a qualifying condition for the receipt of benefits. Great Britain's unemployment insurance system, established in 1911, included only a few trades; but most of these were of a seasonal nature. When, in 1920, its coverage provisions were broadened to include most manual workers under a contract of service, it specifically excluded agriculture with its highly seasonal risk. So did Austria in its original law of 1920.

Germany, on the other hand, covered some agricultural employment in its original act but excluded it in 1933. It is interesting to note that the difficulties with seasonal workers which the German unemployment fund experienced in the first years of its existence were to a large extent due to the inclusion of agriculture. In both Austria and Germany the proportion of agricultural workers among the total number of gainfully employed is considerable, while in Great Britain it slightly exceeds 5 percent. When Great Britain covered agriculture in 1936, it was felt that a special agricultural system, based on ratio provisions similar to those of the 1911 original act, had to be set up.

Occasional, temporary, or inconsiderable employment, which frequently may be of a seasonal nature, was excluded in all three countries from the beginning. Domestic service, which may also in certain cases be seasonal employment, was originally excluded in Austria and Great Britain, although Great Britain extended coverage to certain types of domestic servants in 1938. In Germany, women in domestic service have been excluded from coverage since 1933. Austria has excluded, at different periods, employment in agricultural regions and employment on building and construction work in rural districts.

Qualifying Requirements

While exclusion from coverage works directly toward eliminating seasonal risks from the insurance system, the qualifying-period requirement may be just as important a factor. The British system always has been the most liberal in the qualifying-period requirement, which at first was 26 weeks of covered employment in 5 preceding years, later 10 and 15 weeks at any time; since 1924 it has generally been 30 weeks of covered employment in 2 years. The fact that weeks of employment are measured by the number of weekly contributions makes this requirement still more liberal, because a weekly contribution may represent only 1 day's work. If a person has exhausted his claim to benefit in a given benefit year, he may requalify by payment of 10 contributions. On the basis of this requirement, seasonal workers would only seldom be disqualified for benefits because, generally speaking, 15 weeks of employment per year would qualify a seasonal worker for benefit.

The Austrian law has been somewhat more restrictive in its qualifying-period requirements. Originally, 20 weeks of covered employment in 12 months were necessary to qualify for ordinary benefits. In order to restrict payment of benefits to bona fide members of the system, the qualifying period was extended to 52 weeks in 2 years for persons who before their employment in a covered occupation had been engaged mainly in agriculture or forestry. This meant that seasonal workers who depended for their livelihood mainly on small farm property of their own or on general farm work, and who sought and found employment in covered industries only during the busy season, were frequently unable to qualify for benefits, either during the season or in the off season.

The normal qualifying-period requirement in Germany has been even stricter, namely, 26 weeks in 1 year, or, since 1929, 52 weeks in 2 years in cases where benefit is claimed for the first time. Thus seasonal workers who have less than half a year of covered employment cannot qualify for benefits.

Benefit Duration

Provisions relating to the benefit duration may also, in certain cases, affect workers who have em-

ployment only during more or less limited periods of the year. Great Britain's original ratio provisions were important in this respect. From 1912 to 1928 ordinary benefit duration was related to the number of weekly contributions paid. At first at a ratio of 1 to 5, later of 1 to 6, the benefit duration depended primarily on the length of the worker's employment during the year. Combined with a flat maximum of 15—later extended to 26—weeks per year, it restricted payment of benefits to seasonal workers in two ways. It limited the number of weeks of benefit by requiring 75 weeks of employment for the payment of the 15-week maximum, and it paid benefits for not more than about one-third, later one-half, of the year.

The Austrian maximum duration for ordinary benefits—12 weeks in 1 year—was a similar restriction, with the further qualification that extension of the benefit period was possible only if the person was in serious need of relief. In Germany the maximum duration of benefits, which had originally been 26 weeks in 1 year, was shortened until finally only 6 weeks' benefits were payable as an insurance right. Any extension was conditioned on the passing of a means test.

The British system of allowing additional days of benefits to workers with steady employment, inaugurated in 1934, would seem to be one of the most desirable methods of distinguishing between seasonal and nonseasonal workers with respect to the benefit duration. The British law provides that, over and above the flat maximum duration of 156 days (26 weeks) per benefit year allowed in the general system, benefit is to be paid for a number of days computed on the basis of 3 days for every 5 weekly contributions paid by the worker in the last 5 years, less 1 day for every 10 days for which he had received benefits during the preceding 5 years. Seasonal workers will rarely qualify for the full length of this additional benefit duration—which may be as much as 156 days, bringing the total benefit duration up to a full year—because, first, they do not contribute all the year round, and second, because they will probably have drawn benefits during parts of the 5 preceding years. Under this general provision the British law, while not penalizing the less steady worker, affords the worker with year-round employment a more favorable treatment.

Other General Provisions

Certain other statutory provisions, such as the means test and the method of computing the benefit amount, may also restrict benefit rights of seasonal workers. The British interpretation of two of the general eligibility conditions during the years 1924–30 is an example of the effective use of certain general provisions of an unemployment insurance law to disqualify seasonal workers for benefits and thus avoid a possibly excessive burden on the fund. To be eligible for benefits an applicant had to prove, among other facts, that he was available for work and genuinely seeking work. The former requirement dated from 1920 while the latter was introduced in 1924. These provisions, applied in accordance with the decisions of the Umpire, excluded seasonal workers from receipt of benefit during the off season unless they could prove that they regularly worked in other occupations during the off season. The requirement that they must be available for work also resulted in the disqualification of seasonal workers who were kept from seeking work during the off season because of family responsibilities, age, or health.

Another example of a provision which tends to disqualify seasonal workers is the Austrian practice of disqualifying persons from emergency benefits, after the twelfth week of ordinary benefits, when conditions of the labor market in their occupation were relatively "not unfavorable," a principle which resulted in reducing the emergency benefit rolls during the busy season in a particular occupation.

The German statutory provisions of 1938, which provide unlimited benefit duration if, after the sixth week of statutory benefits, an applicant has passed a means test, may similarly result in disqualification of seasonal workers under the clause requiring the district labor offices to limit the maximum benefit period to 120 days if conditions of the labor market "make this necessary."

Special Statutory Provisions

Most European countries have found it necessary to limit the amount or duration of benefits for seasonal workers by special regulations. The nature and scope of such regulations depend on the importance of the seasonality factors in the

particular country. It is interesting to note, however, that financial reasons are not always the determining factors. The British regulations have only limited financial importance, because not more than 1 percent of the total benefits expenditure is saved by disqualifying seasonal workers during the off season. The reputation of the unemployment insurance system is the main argument in Great Britain for the introduction of provisions to prevent the anomaly of benefit payments to seasonal workers who made no effort to find work during the off season.

Determination of "Seasonal Workers"

Great Britain.—Seasonal unemployment does not seem to be an important problem in British unemployment insurance or, for that matter, in the British national economy. The temperate climate of the British Isles reduces considerably the number of wholly and moderately seasonal industries, and the nearly all-inclusive coverage of the unemployment insurance system allows almost complete pooling of the seasonal with the general occupational risk.

Up to 1931 the determination as to what constituted a "seasonal worker" had been made by the Umpire, the highest appeal tribunal in British unemployment insurance. When in that year special provisions for seasonal workers were enacted, the Umpire's findings served as the basis of the statutory regulation, which as a matter of fact was but an enactment of principles long before established by experience and practice. Under these regulations, as amended in 1935, a person whose normal employment is in a "wholly" seasonal occupation is considered a seasonal worker. A wholly seasonal occupation, in turn, is one in which, at certain regularly recurring periods of the year, no substantial amount of employment is available in the district in which the worker resides. Included in the category is employment in holiday and health resorts and in industries in which the period of operation is determined by weather, climate, custom, or law.

In general, the number of industries which have been regarded as seasonal in Great Britain is very small. The British attitude is that the principle of the pooled risk allows and calls for payment of benefits during the slack season to workers in "moderately" seasonal occupations where employ-

ment fluctuates regularly in the course of the year but some employment is always available even when operations are reduced. The building and clothing trades are foremost in this category. In such industries, unemployment during the year is a probability, whereas for wholly seasonal industries it is a certainty, and payment of benefits in this case would represent not insurance but a subsidy.

The British do not attempt to determine by statute the specific occupations that are wholly seasonal. Practical application and interpretation are left to the local appeal agencies, the courts of referees on which employers and employees are represented in equal numbers. This decentralized administration of a Nation-wide uniform system is most significant. Individual treatment of each seasonal worker's claim is correlated with local conditions by agencies thoroughly familiar with the industrial structure and customs of the region. In interpreting the statutes, the courts of referees give special attention to the question whether a person's seasonal employment is his normal employment or whether economic conditions rather than his own volition make him look for and follow a wholly seasonal occupation. Only if a person has, for a number of years, been employed in a wholly seasonal occupation and has had no other employment is he considered a seasonal worker. Very decidedly, the worker and his industrial status are placed in the center of the problem, not the industry or the establishment in which the individual happens to be employed.

Germany.—Contrary to the experience in Great Britain, the seasonal problem has been a matter of great concern to the German unemployment insurance system. Industries which are only slightly seasonal in Great Britain show marked fluctuations in Germany. In view of the nature and scope of the German unemployment insurance system, the problem of seasonal workers had to be taken into account from the very beginning. In Germany, as elsewhere, the basic approach is found in the method of determining who is to be considered a seasonal worker.

From 1928, the year after the unemployment insurance system was established, until 1934, by which time fundamental changes in the purpose and character of the scheme had abolished all special provisions for seasonal workers, a seasonal

worker was considered to be one who had been employed for a uniformly and strictly defined period of time in a seasonal occupation in a seasonal industry. Both seasonal occupations and seasonal industries were again defined in the statutes by a detailed enumeration, and the determination was applied equally to all regions of the country.

The specific definition of a seasonal worker as one who had been engaged in a seasonal industry and in a seasonal occupation (both were necessary) for more than half of the 26 weeks preceding his registration for benefits during the off season introduced chance as a major factor of the determination. Furthermore, it did not allow for differentiating between wholly seasonal workers (who looked for and performed only seasonal work and did not expect employment during the off season), seasonal workers who sought and obtained off-season employment, and workers who had taken up seasonal work temporarily because no employment was available in their regular non-seasonal trade. While the first type of seasonal worker is decidedly not an active member of the labor market during the off season, the dovetailing worker and, to an even higher degree, the chance seasonal worker offer their services at any time during the year.

This defect in the statutes was partially remedied later by changing the basis of seasonal determination to one-half of 52 weeks; but even then, any worker who had been employed in a seasonal industry and occupation for 26 weeks and 1 day was considered a seasonal worker when he became unemployed during the off season. When, in 1931, the special provisions for seasonal workers became applicable not only to the off season but to any spell of unemployment during the year, the seasonal factor was even farther removed from the determination of a worker's benefit rights.

Austria.—The considerable volume and degree of seasonal fluctuations in Austria had led to an early attempt to find an actuarially sound and socially equitable solution of the seasonality problem. Since the year 1931 special provisions for seasonal workers have been in force, and seasonal workers are considered to be those who belong to occupations in which unemployment for a part of the year is customary. Under the 1931 regulations the industries considered seasonal were established by law; under the 1935 provisions

they were determined by administrative order, thus making a more flexible determination possible.

Two categories of seasonal workers were established: first, workers employed in certain establishments, if the latter were conducted on a seasonal basis, i. e., completely closed down or operating at considerable reduction during the off season; second, workers in trades or industries which by their very nature must be classified as seasonal. While not as exhaustive as the German classification, the Austrian provisions were still considerably more detailed than the British. Austria's differentiation between seasonally conducted establishments and industries which are seasonal by their very nature would seem to have been somewhat superior to the combined classification of seasonal industries and occupations in the German system.

Determination of "Off Season"

Great Britain.—The same principle of individual interpretation and application of deliberately vague provisions of law by experienced local authorities which is practiced with regard to the determination of "seasonal worker" applies with at least equal importance to the fixing of the term "off season" and, implicitly, that of the "season." For seasonal workers whose normal employment is in an occupation followed by them in one district only, off season is defined as that part or those parts of the year during which persons are not normally employed in the occupation and district in question. If they are employed in more than one district—as, for example, fish workers, who follow the various fishing seasons along the English and Scottish coast—then the determination must be made for each district separately. In holiday and health resorts, the off season is considered to be all the year except the holiday season. Under these general provisions, the courts of referees determine periods of season and off season for the various seasonal occupations, basing their findings on local industrial and climatic conditions. As a rule, their determination is not questioned by the Umpire.

Courts of referees may, particularly if other sources of information are not available, determine the season in a particular occupation by fixing its beginning as the date upon which 25 percent or more of all the workers in the industry became employed and its termination as the date on

which 75 percent of the workers were discharged. This determination is, of course, applicable only to the district over which each court has jurisdiction. While the Umpire admitted that this method was a "useful guide," he emphasized that it could not be used to decide that the duration of a season varied from one year to another. It is in the nature of the season, according to the Umpire, that it should be of regular annual recurrence and that it should cover approximately the same period each year.

Germany.—Disregarding local climatic and industrial conditions, Germany established a fixed off-season period for the whole country, determined by the national unemployment insurance agency and comprising the 4 winter months from December through March. The choice of these dates shows clearly that the Germans were primarily concerned with winter unemployment in the so-called outdoor occupations. Although for several years the district labor offices were authorized to establish additional off-season periods for certain occupations which they might consider seasonal, there is no evidence that they made use of this discretionary power to any considerable extent. When, in 1931, the restriction of benefit rights of seasonal workers was extended to apply throughout the whole year, definition of the off-season period became unnecessary.

Austria.—Austria, whose methods have been closer to the German than to the British system, used the German way of determining "off season," though in a somewhat modified form. Since it distinguished between a priori seasonal industries, on the one hand, and establishments conducted on a seasonal basis in certain industries which in themselves were not necessarily seasonal, on the other, it established two "season" periods, each uniform for the category. The determination was made by the central administrative agency, and although discretion was given to the district (State) labor offices to establish other seasonal periods, none had been made by 1938. The district offices were free, however, to determine the "not unfavorable" state of the labor market in certain occupations for the purposes of disqualifying seasonal workers from receiving emergency benefits during the season. In the case of a priori seasonal industries, the season period was the same as that used in Germany—April through November; for seasonally conducted

establishments it lasted from May through September and, if there was a winter season, from December 15 through March 15.

Wholly Seasonal and Dovetailing Workers

There is little difference of opinion as to whether or not seasonal workers should be entitled to unemployment benefits during the employment season. Unemployment during the busy season, while not a certainty, is a probability, and if unemployment is at all an insurable risk, loss or lack of a job during the season must entitle insured workers to benefits. As a matter of fact, British experience shows that the risk of a seasonal worker's becoming unemployed during the season is about equal to that of a nonseasonal worker. We find, therefore, no unemployment insurance law imposing any special restrictions on payment of benefits to seasonal workers during the time when their employment opportunities are most favorable, with the possible exception of Austria, which, by practice if not by law, disqualified seasonal workers from the right to have their benefit duration extended during the season.

On the other hand, unemployment during the off season involves special financial and social problems. British opinion is that unemployment during the off season should, in principle, not give the right to benefit unless the applicant can prove that he works during the off season in another occupation. The German and Austrian unemployment insurance systems, which are inherently more relief than insurance systems, pay benefits to seasonal workers during the off season but only under certain restrictions. While both Austria and Germany assume that there is a certain amount of dovetailing of employment by seasonal workers, they do not take it into account in determining the eligibility of seasonal workers for benefit during the off season.

Payment of Benefits During the Off Season

Great Britain.—From an economic and actuarial point of view, the British principle of paying unemployment benefits to persons while they are bona fide members of the labor market is the most consistent and the clearest. A worker who normally depends for his livelihood on seasonal work but who must and does supplement his income by off-season work is, in principle, entitled to benefits during the off season if he can prove that he ordi-

narily gets other work. To qualify, such a worker must show not only that he has met the general eligibility requirements but also that he has been employed during the off season in each of the 2 complete insurance years preceding the beginning of the current off season for a period amounting, in the aggregate, to at least one-fourth of the combined duration of these two off seasons. Employment during the current off season may be substituted for that during the off season in any one of the 2 preceding insurance years.

He must further prove that, taking into account his individual circumstances, his industrial experience, and the industrial structure of the district, he can reasonably expect employment for a substantial part of the off season. If, however, a seasonal worker can prove that the aggregate duration of the seasons in the district or districts in which he is normally employed amounts to 39 weeks in the year, he is not subject to these special regulations. Nor will he be affected by them if, in 4 out of 5 consecutive insurance years within the last 10 insurance years prior to the registration of his claim for benefits, he had paid at least 150 weekly contributions, i. e., if he has had covered employment for 38.5 weeks on the average during those 4 years.

Before the 1935 amendments went into effect, neither the Umpire nor the courts of referees had had any statutory criterion for deciding whether off-season employment was of a "substantial extent," the term used in prior regulations. Since then, however, the allowance of benefits to seasonal workers during the off season is calculated mathematically on the basis of employment during off seasons. This off-season work may be in either covered or noncovered employment, although before 1935 it had to be insurable.

There is only one other special provision for seasonal workers in the British unemployment insurance law; namely, the clause providing that a worker may elect voluntary exclusion from coverage if he is employed in an occupation of a seasonal nature which ordinarily does not extend over more than 18 weeks in the year, provided he is not ordinarily employed in any other covered employment. Such persons would never qualify for benefits during the off season and rarely during the season.

Germany.—While we thus see a consistent development in the British method of dealing with

seasonal workers, the German approach to the problem has varied. According to German principles, a seasonal worker should be entitled to benefits even during the off season, though possibly at a reduced rate or duration. The factor that decided whether or not he should receive benefits during the off season was not whether he normally worked during the slack season, but was, generally, the financial status of the unemployment fund. Since the latter was always precarious, seasonal workers had to be subject to certain restrictions. This is not to say that the Germans disregarded the seasonal problem in general and the possibilities of dovetailing employment in particular. They simply could not work out a satisfactory solution.

During the period 1927–31, three methods were tried: extension of the waiting period, reduction of the benefit duration, and reduction of benefit rates. The main defect of all three methods was that the centralized and strict determination made impossible any evaluation of basic differences in either economic or personal factors.

The extension of the waiting period was the first modification to be tried. Expressed as a flat duration—either 1 or 2 additional weeks—the method allowed small chance for individual treatment of seasonal workers. And, with a maximum benefit duration of 26 weeks and an off season of about 16 weeks, it could hardly effect great savings to the fund. At the same time this small difference of 1 or 2 weeks did not represent any noticeable differential between persons who are normally not active members of the labor market during the off season and those who, as a rule, look for and obtain off-season employment.

Not much more successful was the second attempt, the reduction of the ordinary benefit duration to 6 weeks, during the off season. This reduction could be justified only on grounds of preventing the fund from becoming exhausted. If for wholly seasonal workers unemployment during the off season is a certainty, there would seem to be no reason to pay benefits to them during that period, no matter how short the benefit period chosen. If, on the other hand, unemployment during the off season is a probability but not a certainty for workers who dovetail employment, benefits should be paid to them for the whole duration of the slack season.

The third method, that of reducing the benefit

rates for seasonal workers during the off season, would seem to have a certain social justification if, as was the case in Germany, the reduction affects only highly paid seasonal workers.

From 1931 to 1934 seasonal workers' benefit rights were limited not only during off-season periods but during the season as well. The distinction between season and off season lost its significance, and the true nature of seasonal employment was no longer taken into account. In 1934 all special provisions for seasonal workers were discarded.

Austria.—In addition to the socially objectionable practice of disqualifying seasonal workers from emergency benefits during the season, Austria applied two methods in dealing with the seasonal unemployment risk. The first was the imposition of higher contribution rates on seasonal workers. This was done in the original law of 1920 which had established "risk groups," dividing industries into three classes, one with an average risk which paid the "normal" contribution rate; one including particularly stable industries with lower rates; and the third comprising industries where the unemployment risk was higher than normal with higher contribution rates. This latter included the seasonal industries. The difficulty of administering these provisions and the insufficient financial return of the higher rates led shortly to their abolition. A similar attempt was made in 1931, when contributions of seasonal workers were increased during the season. Both methods attempted to balance the seasonal risk by higher contributions and were based upon the principle of paying ordinary benefits to seasonal workers regardless of season or off-season unemployment.

From a social point of view a satisfactory method had been initiated by the district labor offices, and in 1935 this was made the statutory basis of the treatment of unemployment during the off season. Its principle was found in the particular character of the unemployment insurance law in Austria. No person was entitled to benefits, not even for the first 12 weeks, whose "means of livelihood was not endangered" by his unemployment. While this might be regarded as a means test, it was but a routine matter, because a wage or salary earner's means of livelihood is endangered when he loses his job. In the case of seasonal workers (salaried employees were not affected by any of the seasonal workers' provisions)

the endangered state of their livelihood might be determined on a stricter basis if they became unemployed during the off season and had high earnings during the busy period. In addition to the normal 7 days, such workers underwent a waiting period the duration of which depended on the amount of their average seasonal earnings or the length of their seasonal employment. The computation of the length of this additional waiting period was based on a comparison of the earnings of a seasonal worker with those of a non-seasonal worker of equal occupational training and skill over the same period. In the computation only earnings or employment during the season were counted. Thus the status of the seasonal worker in the labor market during the off season was disregarded. Whether or not he found dovetailing work, the application or the method of application of the additional waiting period provisions remained fixed.

Seasonal workers who received tips in addition to their wages were subject to an extension of the normal waiting period at the rate of 1 week or, in certain cases, 2 weeks for each month of seasonal employment. All other seasonal workers served an additional waiting period computed by dividing the difference between the average weekly earnings of a seasonal worker and those of a non-seasonal worker by the average wages of the latter. The result gave the number of weeks of waiting period per week of seasonal employment. By multiplying this quotient by the actual number of weeks of seasonal employment, one arrived at the total number of waiting weeks. If the seasonal earnings exceeded the annual earnings of a nonseasonal worker with the same occupational skill, no benefit was paid during the off season.

The computation of the additional waiting period was simplified by the fact that in all seasonal industries where collective wage agreements existed, an average scale could be applied for all members of a certain occupation, making individual calculation unnecessary. Thus the worker himself knew exactly how long his waiting period would be. The pronounced social character of the Austrian unemployment insurance system permitted modifications in the length of the additional waiting period, in view of family responsibility, unsatisfactory season, and similar reasons. The means test, an integral part of the Austrian system, lost to a certain extent its significance,

although it might be used as an expedient in dealing with the seasonal problem. In the Austrian regulation of 1935 it affected seasonal workers in only one respect. Those workers who, in addition to their earnings during the season, drew an income from agricultural property or an independent business of their own or their family household were not entitled to benefits during the off season if the combined income from all these sources ensured their livelihood the whole year round.

Conclusion

The problem of payment of benefits to seasonal workers during the off season will always resolve itself into two main questions: one of equity and

social purpose, the other of actuarial soundness and financial stability of the fund. Any effort to solve the seasonal problem in unemployment compensation will have to be directed toward a compromise between the just needs of the individual and the collective guarantee of the funds accumulated for the various types of unemployment. The British approach, in particular, seems worthy of close study because it has proved to be remarkably adaptable to changing conditions and at the same time has retained the fundamental principles of insurance. Basic differences in the seasonal characteristics of the industrial structure and in the general concept of unemployment compensation, however, must be weighed carefully in any attempt at comparisons between Great Britain and this country.

ADMINISTRATION OF AID TO DEPENDENT CHILDREN AND MOTHERS' AID IN DECEMBER 1937

DOROTHY R. BUCKLIN and JOHN M. LYNCH*

Title IV of the Federal Social Security Act, enacted in August 1935, authorizes Federal grants-in-aid to the States for aid to dependent children. The provisions of this title represent the most significant development in legislation affecting the care of dependent children in their own homes since the first State-wide mothers'-aid law was passed in Illinois in 1911.¹ The necessity for meeting the standards stipulated in the act as well as a desire to broaden the provisions of State laws in order to take full advantage of available Federal funds has led many States to enact new legislation or to revise and amend old laws.

In December 1937, at the close of the second year in which Federal funds were available, 38 States,² the District of Columbia, and Hawaii were administering aid to dependent children under plans approved by the Social Security Board. In the following discussion, the characteristics of these plans³ are summarized and, as far as possible, compared with the provisions of mothers'-aid laws in effect in the same States⁴ in 1931, the year in which the last comprehensive study of mothers'-aid legislation was made.⁵

Although every State plan for aid to dependent

children approved by the Social Security Board is necessarily based upon a State law, the extent to which the plan is embodied in the law varies greatly among the States. A description of the administration as revealed by the characteristics of State plans is, therefore, more enlightening than one based upon State laws. The provisions of State plans selected for discussion are those relating to: (1) the State agency designated to administer or to supervise the administration of aid to dependent children, and statutory provisions affecting the administrative relationship of aid to dependent children to other types of public assistance; (2) the allocation of primary responsibility for administration either to the State or to local agencies; (3) local participation in the administration of the program; (4) the division of financial responsibility between the State and its local subdivisions; (5) persons eligible for assistance; (6) property and income limitations; (7) ages of children for whom aid may be granted; and (8) amount of grant permitted. In the following discussion, Hawaii is omitted, and "State" is used to include the District of Columbia. The District of Columbia has been excluded from discussions which are irrelevant to that jurisdiction.

This article also presents a brief description of

* Bureau of Research and Statistics, Division of Public Assistance Research.

¹ See pp. 25-26 for all footnotes.

mothers'-aid legislation in effect in December 1937 in 10 States⁶ which at that time were not administering aid to dependent children under the Social Security Act. Plans for aid to dependent children have since been approved by the Social Security Board for two of these States—for Florida in August 1938 and for Virginia in September 1938.

Characteristics of State Plans Approved by the Social Security Board

Single State Agency

Under the terms of the Social Security Act, a single State agency must be designated either to administer aid to dependent children or to supervise the administration by local units. In the majority of States, this single State agency is headed by a State board. Under the direction of this board, an executive, appointed either by the Governor or by the board, is responsible for administering the program. The plans of five States⁷ make no provision for a board, and in seven States⁸ the board is advisory only.

Statutory provision for the integration of the administration of aid to dependent children with one or more other types of public assistance in the same State agency exists in all but one State, Delaware. In a few States,⁹ however, the creation of separate bureaus within the State agency to administer the several types of assistance has limited the integration in actual practice.

According to the statutory provisions, in 32 States¹⁰ the State agency responsible for the administration of aid to dependent children also is to administer or to supervise the administration of old-age assistance and aid to the blind. In 23 of these States¹¹ the same State agency is to have some responsibility for the administration of general relief. The State agency responsible for the administration of aid to dependent children is by statute responsible for the administration of old-age assistance and general relief in Massachusetts, Missouri, and North Carolina; of old-age assistance in Rhode Island; of aid to the blind and general relief in Michigan; and of aid to the blind in Vermont.

Responsibility for Direct Administration

Under the Social Security Act, responsibility for direct administration, that is, primary respon-

sibility for making investigations and maintaining direct contact with the individuals receiving aid to dependent children, may rest either with the State agency or with local political subdivisions. State agencies have responsibility for the direct administration of the program in 14 States,¹² and in the remaining 24 States¹³ local political subdivisions assume this function under State supervision. Even under the State-administered systems, however, the State agency operates through county or district offices in all except four States.¹⁴

In 7¹⁵ of the 14 States in which the State agency has direct administrative responsibility, administration of mothers' aid had also been a centralized State responsibility; in the other 7 States¹⁶ it had been entirely a local function.

Local Participation in Administration

The plans of all States, except 5¹⁷ of the 14 States in which the State agency administers the program, provide for participation of the localities in the administration of aid to dependent children by the creation of local boards of public welfare. Like their counterparts on the State level, the local boards have either an administrative or an advisory relationship to the local administration of the program. In the majority of States the boards have been created primarily to assist local departments of public welfare in the administration of aid to dependent children and other types of public assistance, but in a few States the local boards consist of the county commissioners.

Final decision with respect to determining eligibility and the amount of the grant, except in cases of individuals who appeal to the State agency and are granted a fair hearing, is a responsibility of the local department of public welfare or the local board in half the States.¹⁸ With one exception—New Jersey—these are all States in which local political subdivisions administer aid under State supervision. The local departments make the final decision in some States,¹⁹ and in others²⁰ the local board performs this function after receiving a report and recommendation from the local department.²¹ In the remaining 19 States, the final decision is made by the State agency or its representative; in 6 of these States²² aid is locally administered under State supervision, and in 13 the program is State-administered.²³

State and Local Financing of Assistance Payments

All State plans provide for some State financial participation²⁴ in accordance with the requirements of the act. Major responsibility for financing assistance payments remains with the localities in only five States.²⁵ The State and the local units provide an equal portion of the assistance costs in 14 States,²⁶ and in 9 States²⁷ the cost of assistance payments, other than the Federal share, is borne entirely by the State. The State bears the major share of the cost in six States,²⁸ and in four States²⁹ the division of financial responsibility between the State and the local units may vary.

Only 12³⁰ of the 38 States administering aid to dependent children under the Social Security Act in December 1937 provided some State funds for the support of a program in behalf of dependent children in 1931. Federal grants-in-aid and increased State financial participation have lightened substantially the share of the financial burden hitherto borne by local units in providing mothers' aid. Individual counties may have furnished larger sums for aid to dependent children in 1937 than they provided formerly for mothers' aid, but a much larger proportion of the total cost was borne by the State and Federal Governments.

Persons Eligible for Aid

All but five State plans³¹ authorize the granting of aid to children who are living with relatives enumerated under title IV of the Social Security Act and who are dependent for the reasons mentioned in that title. The relatives enumerated under the act include the following:

Father	Brother	Stepbrother
Mother	Sister	Stepsister
Grandfather	Stepfather	Uncle
Grandmother	Stepmother	Aunt

The definition has been construed to include additional relatives as follows:

Adoptive father	Adoptive sister
Adoptive mother	Sister of the halfblood
Grandfather-in-law	Sister-in-law
Grandmother-in-law	Uncle of the halfblood
Great-grandfather	Uncle-in-law
Great-grandmother	Great-uncle
Adoptive brother	Aunt of the halfblood
Brother of the halfblood	Aunt-in-law
Brother-in-law	Great-aunt

A "dependent child" as defined in the Social Security Act is one under 16 years of age who has been deprived of parental support or care because of the death, continued absence from the home, or physical or mental incapacity of a parent and who is living with one or more of the relatives listed above in a place of residence maintained by such relatives as his or their own home.

Four State plans³² restrict the group of relatives to whom aid may be granted in behalf of dependent children, and the plans of three States—California, New Jersey, and Pennsylvania—exclude children who are dependent for some of the reasons listed in the Federal act. States are free to adopt either a broader or narrower definition of a dependent child than that specified in the act, but most have chosen to adopt this definition and thereby to obtain Federal aid in behalf of children who otherwise might have to be supported from State and local general relief funds.

Under the provisions of the State plans in effect in December 1937, only two States—New Hampshire and Pennsylvania—restrict aid to children who are living with their mothers. The New Jersey plan specifying that aid may be granted only to mothers defines "mother" to include a woman in loco parentis. In Minnesota, aid is granted only in behalf of children living with female relatives enumerated under the Federal act.

In 1931, 36 of the 39 jurisdictions having approved plans in December 1937 had mothers'-aid laws. The laws of 15 States³³ expressly stated that aid might be granted to persons other than mothers, usually the guardian or other person standing in place of a parent, but in a few States relatives were specified.

Four of the State plans in effect in December 1937 are less restrictive than the Federal act as to where a dependent child may live. In Delaware aid may be granted in behalf of a child living with any person in loco parentis designated by the Mothers' Pension Commission. In addition to children living with relatives enumerated under the Federal act, aid may be granted in California in behalf of children living in institutions governed by rules and regulations of the State Department of Social Welfare; in Georgia, in behalf of dependent children under care of the juvenile court who have been placed in private homes; and in North Dakota,

in behalf of children living in a foster home other than that of a relative or in homes provided by child-caring or child-placing agencies authorized under the laws of the State. Federal funds, however, may not be used in behalf of these children.

The plans of 27 States³⁴ mention specifically that the child's home must be suitable or must meet certain standards of care and health fixed by the State. A similar provision contained in the plans of eight States³⁵ specifies that the relative must be a fit person to bring up the child. Four State plans³⁶ specify that the child's religious faith must be protected.

In all States except California, New Jersey, and Pennsylvania, aid may be granted for any of the reasons mentioned under title IV of the Federal act, that is, loss of parental support or care because of the death, continued absence from the home, or physical or mental incapacity of a parent. Divorce is not recognized as a reason for dependency in the plans in effect in these three States. Under the plans of California and Pennsylvania, children dependent because of the desertion of one parent are not granted aid.

Thirty-six jurisdictions administering aid under the act in December 1937 had mothers'-aid laws in effect in 1931. The mothers'-aid laws in only 15 States³⁷ included dependent children whose fathers were dead, divorced, or had deserted them; whose fathers were in prison, or were, because of physical or mental disease, unable to support them. In Utah, aid was restricted to widows. Under the laws of the remaining 20 States, aid could be granted to mothers whose husbands were physically or mentally incapacitated,³⁸ but divorced mothers were not eligible for assistance in any of these States; deserted mothers were ineligible in 7 States;³⁹ and those whose husbands were imprisoned, in 5 States.⁴⁰

Property and Income Limitations

Specific property and income limitations as a condition of eligibility are outlined in the plans of 13 States.⁴¹ A general limitation stating that income must be insufficient to provide a reasonable subsistence compatible with decency and health is included in the plans of seven States.⁴² In the remaining 19 States, neither specific nor general limitations on property and income are a part of the plans. Fifteen State plans⁴³ specify variously

that relatives, responsible relatives, or legally responsible relatives must be unable to provide support.

Ages of Children

All States administering aid to dependent children under approved plans permit the granting of aid to children until they are at least 16 years of age, and five States have extended the age limit beyond this point. Aid may be granted in behalf of children up to and including 18 years of age in California; and up to 18 years in Minnesota, North Dakota, and, at the discretion of the county administration, in Ohio. In Wisconsin all minor children are eligible, at the discretion of the local agency. Federal funds, however, may be used only in behalf of children under 16 years of age.

A comparison of the age limits in 1937 with those in effect in 1931⁴⁴ indicates that nine States have advanced the age limit and that four States have set a lower limit. The age limit has been raised from 14 to 16 years in four States;⁴⁵ from 15 to 16 years in three States, Arkansas, Idaho, and Washington; in one State, North Dakota, from 15 to 18 years; and in another, Minnesota, from 16 to 18 years. The 18-year age limit in Colorado and the 17-year limit in Michigan and Tennessee in effect in 1931 have been lowered to 16. In Indiana, where girls formerly received aid up to the age of 17, the age limit is now 16 for both girls and boys.

School attendance is required as a condition of eligibility in Delaware and Minnesota, and in the latter State children over the compulsory school age must be unemployable because of physical or mental disability, or mentally incapable of benefiting from further schooling, in order to receive aid. Five States⁴⁶ granting aid to children up to 16 years of age both in 1931 and in 1937 have removed certain restrictions, previously in effect, relating to the child's school record, health, and employability.

Amount of Grant Permitted

Federal payments to each State having an approved plan are limited by the act to one-third of the total amount expended under the plan, exclusive of amounts by which payments exceed \$18 with respect to one dependent child and \$12 with respect to each other dependent child in the same home. The States, however, are entirely free to

set higher or lower limits to individual payments or to refrain from limiting the amount of grant either by legislative or administrative decree.

Twenty States⁴⁷ do not limit the amount of aid which may be granted. A limit of \$18 per month for the first child and of \$12 for each additional child is specified in the plans of 12 States,⁴⁸ but in one of these States, North Carolina, the maximum monthly amount which may be granted to a family is \$65. In two States—Indiana and

Table 1.—Maximum monthly amount allowable to a family with three dependent children in December 1937 under State plans approved by the Social Security Board classified by amounts allowable in 1931 under State mothers'-aid laws¹

Maximum monthly amount allowable under mothers'-aid laws, 1931	Maximum monthly amount allowable under State plans, December 1937				
	Total	No maximum	\$50-\$59	\$40-\$49	\$30-\$29
Total.....	34	17	3	12	2
No maximum.....	9	6		3	
\$60-\$70.....	3	2			
\$50-\$59.....	4	3	1		
\$40-\$49.....	6	2		3	1
\$30-\$39.....	6	1		4	1
\$20-\$29.....	0	3	1	2	

¹ Includes District of Columbia. Excludes New Jersey, for which the maximum in 1937 was expressed in terms of the cost of institutional care, and New York for which the 1931 maximum was similarly expressed.

² In California there was no maximum in 1937 for children having county residence, but a limitation of \$20 per child applied to children lacking county residence. In addition, New York had no maximum in 1937.

Minnesota—the maximum amounts which may be granted exceed those specified under the act, and in three States—South Carolina, Tennessee, and West Virginia—they are less. Aid is limited to \$4 per week per child in Vermont, and in New Jersey it is restricted to an amount not exceeding the cost of care in an approved child-caring institution.

The Nebraska plan, which specifies that the monthly payment per child shall not be less than \$3, is the only plan which establishes a minimum, although the Georgia plan states that the amount granted cannot be less than 75 percent of the computed budget deficit.

Substantial progress was made between the years 1931 and 1937 in liberalizing the amounts allowable in the 36 States with mothers'-aid laws in 1931⁴⁹ and approved plans in December 1937. Using the monthly amount allowable to a family of three children as a basis for comparison, it may be noted that the maximum was either raised or removed in 19 States;⁵⁰ in 6⁵¹ it was lowered

or a maximum was established; and in 10⁵² no change was made. New Jersey, which had a maximum for a family of three children falling between \$40-\$49 in 1931, limited aid to an amount not exceeding the cost of care in an approved child-caring institution in 1937.

Twelve States⁵³ which set an upper limit on grants in 1931 no longer specify a maximum amount which may be allowed, although three States which formerly had no maximum—Arizona, Colorado, and Maryland—have adopted one (table 1). Of the six States⁵⁴ in which the maximum fell between \$20 and \$29 in 1931, three—Arkansas, Delaware, and Washington—no longer specify a maximum; two, Idaho and Oklahoma, have raised it to \$42; and one, Vermont, to \$52. Two States, Tennessee and West Virginia, formerly allowing a more generous amount, have dropped the maximum to \$28.

Three State plans—those of New Mexico, Oregon, and West Virginia—prohibit the granting of other public aid, except for temporary medical and surgical assistance. In West Virginia this restriction is accompanied by a limitation on the amount which may be granted as aid to dependent children of \$12 per month for the first child and \$8 per month for each additional child, but in New Mexico and Oregon no maximum amount is specified.

Summary of Changes, 1931-December 1937

Substantial progress was made in the methods of administering and financing public aid to dependent children in their own homes between 1931 and December 1937. All 38 States⁵⁵ administering aid to dependent children under approved plans in December 1937 had, in conformity with requirements of the Social Security Act, designated a single State agency to administer the program or to supervise the administration by local political subdivisions and had provided for State financial participation. Thirty-five of these thirty-eight States had mothers'-aid laws in effect in 1931. In only 16 States,⁵⁶ however, was some degree of supervisory or administrative authority vested in a State agency, and in some States the authority vested was not exercised. State funds were provided for the support of a program in behalf of dependent children in only 12 States.

The State plans in effect in December 1937 are considerably more liberal than the mothers'-aid

laws in effect in 36 of the same jurisdictions in 1931 with respect to the relatives who may receive aid and the reasons for dependency of the children. Under the plans of 35 States, aid may be granted in behalf of dependent children living with any of the relatives enumerated under title IV of the Social Security Act; only 4 State plans restrict the relatives to whom aid may be granted to a smaller group. In 1931, 36 of the 39 jurisdictions having approved plans in December 1937 had mothers'-aid laws, but the laws of only 15 States expressly stated that aid might be granted to persons other than mothers.

The plans of 36 States provide for the granting of aid for children who are dependent for any of the reasons specified under title IV of the Social Security Act, that is, loss of parental support or care because of the death, continued absence from the home, or physical or mental incapacity of a parent. Only three State plans do not recognize all of these reasons for dependency. In 1931, however, the mothers'-aid laws of only 15 States included dependent children whose fathers were dead, divorced, or had deserted them; whose fathers were in prison or were, because of physical or mental incapacity, unable to support them.

Liberalization also has occurred with respect to the age limit of children for whom aid may be granted and the maximum amount allowable. All jurisdictions with approved plans permit the granting of aid to dependent children at least until they are 16 years of age and a few States have a higher age limit. Between 1931 and 1937 the age limit was raised in nine States and was lowered in four States. Only 19 States limit the amount of aid which may be granted in behalf of dependent children, whereas 30 of the 36 mothers'-aid laws in effect in the same jurisdictions in 1931 specified a maximum on the amount of grant permitted. From 1931 to 1937, the maximum amount allowable to a family of 3 children was either raised or removed in 19 States and was lowered or a maximum was established in 6 States.

Characteristics of Mothers'-Aid Laws in Effect in December 1937

In December 1937, the 10 States not administering aid to dependent children under the Social Security Act were: Connecticut, Florida, Illinois, Iowa, Kentucky, Mississippi, Nevada, South

Dakota, Texas, and Virginia. These States, however, had State laws authorizing the administration of mothers' aid.⁵⁷ The following description of mothers'-aid legislation in effect in December 1937 in these States relates to: (1) State participation, (2) local participation, (3) persons eligible for aid, (4) ages of children, and (5) amount of grant permitted.

State Participation

In 4 of the 10 States a State agency has some responsibility for the administration of the mothers'-aid program, although responsibility for direct administration rests with the State agency only in Connecticut. In Virginia the State Board of Public Welfare is empowered to cooperate with the local courts and to supervise and direct county or city boards of public welfare in their administration of the program; and in Kentucky, the Department of Welfare is authorized to organize and supervise county welfare departments for the effective administration of welfare functions.⁵⁸ The Illinois Department of Public Welfare determines the amount needed by a county to fulfill the provisions of the mothers'-pension act and the distribution of the State equalization fund among the counties. For this purpose, the State agency may require county officials to furnish such information as it finds necessary, and counties are not entitled to State aid unless they meet the standards of administration set by the Department of Public Welfare.

Although the State agencies in these four States are authorized by statute to participate in the administration of other types of aid, in actual practice the administration of mothers' aid is not integrated at the State level with the other special types of public assistance or general relief.

Three States—Connecticut, Illinois, and Virginia—provide State funds for mothers' aid. Responsibility for financing assistance payments in Connecticut is divided equally among the municipalities, the counties, and the State. The State appropriation in Illinois is divided into two funds. The first fund, comprising 80 percent of the appropriation, is apportioned among the counties on the basis of population up to an amount not exceeding 50 percent of local expenditures; and the second fund, which includes any balances from the first fund plus the remaining 20 percent of the appropriation, is allocated to the counties

by the State Department of Public Welfare on the basis of their needs and financial ability to meet such needs. In Virginia, the local units and the State each meet half the assistance payments.

Local Participation

In Connecticut the executive officer of a town, city, or borough receives the application and makes his recommendation to the county commissioners. The county commissioners in turn make

Table 2.—Maximum monthly amount allowable to a family with three dependent children under State mothers'-aid laws in effect in December 1937¹

State	Maximum monthly amount allowable
Connecticut.....	\$66.08
Illinois:	
Counties of over 300,000 population.....	55.00
Counties of less than 300,000 population.....	35.00
Nevada.....	55.00
South Dakota.....	42.50
Florida.....	41.00
Iowa.....	32.50
Texas.....	27.00

¹ The mothers'-aid laws of Kentucky, Mississippi, and Virginia do not specify a maximum amount of assistance.

a recommendation to the State agency, which renders the final decision as to eligibility, after obtaining such additional information as it deems necessary. Local agencies have complete or major responsibility for administering the program in the other nine States. In four States,⁶⁰ this function is performed by the juvenile or county courts, and in three—Florida, Nevada, and Texas—by the county commissioners. The Kentucky law authorizes the creation of county welfare departments to administer mothers' aid and other welfare activities. The local agency in Virginia is a county or city board of public welfare or, where none exists, the juvenile or other court having jurisdiction of dependent and neglected children.

Persons Eligible for Aid

Three State laws—those of Mississippi, Nevada, and Kentucky—permit the granting of aid to any needy mother with dependent children. In three other States—Florida, South Dakota, and Virginia—the mothers'-aid laws authorize the counties to grant aid to mothers whose husbands are dead, divorced, imprisoned, who have deserted them, or are physically or mentally incapacitated.

The Texas law is similar except that the mental incapacity provision includes only instances in which the father is in a State hospital for the insane. Aid is restricted to widows in Connecticut; in Illinois aid cannot be granted in behalf of children whose fathers are divorced from their mothers or are imprisoned; and in Iowa desertion and divorce are not recognized as reasons for granting mothers' aid.⁶⁰ Persons other than the child's mother may receive aid in his behalf under the laws of five of these States.⁶¹

Ages of Children

Aid may be granted in behalf of children until they are 16 years of age in all but 1 of the 10 States. The Kentucky law restricts the age limit to 14 but specifies that it may be extended to 16 years for children who have a satisfactory record of school attendance or are unable to work. Under the same circumstances, the age limit may be extended beyond 16 in Nevada; in Florida it may be extended if some special reason exists. The Florida law requires as a condition of eligibility that children of school age, physically and mentally qualified, must attend school. The Illinois law authorizes the continuation of aid until the child's majority if he is physically incapacitated for work.

Amount of Grant Permitted

The mothers'-aid laws of three States—Kentucky, Mississippi, and Virginia—do not specify a maximum amount of assistance which may be granted but leave the determination of the amount entirely to the discretion of the local administrative agency. The maximum monthly amounts allowable to families with three dependent children in the other seven States are shown in table 2. These amounts range from \$27 in Texas to \$66.08 in Connecticut.

FOOTNOTES

¹ Public aid for dependent children in their own homes provided from State and local funds only is called "mothers' aid" in accordance with terminology most commonly used in State laws enacted prior to the passage of the Social Security Act. Similar aid provided from Federal, State, and local funds or from Federal and State funds under State plans approved by the Social Security Board is called "aid to dependent children" in accordance with the terminology used in the Social Security Act.

² Alabama, Arizona, Arkansas, California, Colorado, Delaware, Georgia, Idaho, Indiana, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming. In Missouri Federal funds were available in October 1937, but no payments from Federal funds were made until January 1938.

³ Social Security Board, Bureau of Public Assistance. *Characteristics of State Plans for Aid to Dependent Children, December 1, 1937.*

⁴ All States (including the District of Columbia) with approved plans for aid to dependent children in December 1937 (see footnote 2) had mothers'-aid laws in 1931 except Alabama, Georgia, and South Carolina.

⁵ U. S. Children's Bureau. *Mothers' Aid, 1931.* Bureau Publication 220, 1933.

⁶ Connecticut, Florida, Illinois, Iowa, Kentucky, Mississippi, Nevada, South Dakota, Texas, and Virginia.

⁷ Idaho, Ohio, Rhode Island, Tennessee, Vermont. In Tennessee the commissioner of institutions and public welfare may, with the consent of the Governor, appoint an advisory committee.

⁸ Arkansas, Georgia, Kansas, Maine, Massachusetts, Washington, West Virginia.

⁹ This situation exists in the States of Maine, Massachusetts, New Hampshire, New Jersey, Ohio, Rhode Island, and Vermont.

¹⁰ Alabama, Arizona, Arkansas, California, Colorado, District of Columbia, Georgia, Idaho, Indiana, Kansas, Louisiana, Maine, Maryland, Minnesota, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Utah, Wisconsin, Washington, West Virginia, Wyoming.

¹¹ Alabama, Arizona, Arkansas, Colorado, District of Columbia, Georgia, Idaho, Kansas, Louisiana, Maine, Maryland, Montana, New Hampshire, New Mexico, New York, North Dakota, Oregon, Pennsylvania, South Carolina, Utah, Washington, West Virginia, Wyoming.

¹² Arizona, Arkansas, Delaware, Idaho, Maine, Missouri, New Hampshire, New Jersey, New Mexico, Oklahoma, Rhode Island, Tennessee, Vermont, West Virginia.

¹³ Alabama, California, Colorado, Georgia, Indiana, Kansas, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Montana, Nebraska, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, South Carolina, Utah, Washington, Wisconsin, Wyoming.

¹⁴ Delaware, New Hampshire, Rhode Island, Vermont.

¹⁵ Arizona, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont.

¹⁶ Arkansas, Idaho, Missouri, New Mexico, Oklahoma, Tennessee, West Virginia. In New Mexico, the State was authorized to appropriate State funds but never did so.

¹⁷ Delaware, New Hampshire, New Mexico, Tennessee, Vermont.

¹⁸ Alabama, Colorado, Georgia, Indiana, Kansas, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Montana, New Jersey, New York, North Carolina, North Dakota, Ohio, South Carolina, Utah, Wisconsin.

¹⁹ Alabama, Colorado, Georgia, Indiana, Louisiana, New York, Ohio, South Carolina.

²⁰ Kansas, Maryland, Michigan, Minnesota, Montana, North Carolina, North Dakota, Utah.

²¹ In New Jersey, the county welfare board makes the final decision upon recommendation from the State agency. Because of the varying types of local organization, in Massachusetts the final decision may be made by the town board of public welfare following its own investigation or by the town board upon the recommendation of the town department of public welfare; and in Wisconsin, by the local department or by the local board upon the recommendation of the local department.

²² California, Nebraska, Oregon, Pennsylvania, Washington, Wyoming.

²³ Arizona, Arkansas, Delaware, Idaho, Maine, Missouri, New Hampshire, New Mexico, Oklahoma, Rhode Island, Tennessee, Vermont, West Virginia.

²⁴ Administrative expense is not included in this discussion. The division of financial responsibility for assistance payments specified in the plans of some States may differ from the percentage distribution by source of funds of net disbursements for aid to dependent children for the fiscal year 1937-38. Such differences are attributable to changes in plans subsequent to December 1937 and to variations in financial responsibility for that portion of payments in excess of \$18 for the first child and \$12 for each additional child in the same home and for payments for which Federal funds may not be used, such as those for medical care, hospitalization, and burials and payments in behalf of dependent children 16 years of age and over.

²⁵ Local share in Maine, New York, and Vermont, 50 percent; Wisconsin, 47½ percent. In Kansas, the proportion may vary but the State may pay up to 20 percent.

²⁶ Alabama, Colorado, Delaware, Louisiana, Massachusetts, Minnesota, Montana, New Jersey, North Carolina, North Dakota, Oregon, Pennsylvania, Rhode Island, Wyoming.

²⁷ Arizona, Arkansas, Missouri, Nebraska, New Hampshire, New Mexico, Oklahoma, South Carolina, West Virginia.

²⁸ Georgia, 56¾ percent; Indiana, 40 percent; Maryland, 53¾ percent; Tennessee, 50 percent; Utah, 51¾ percent. In Michigan the cost of assistance, other than the Federal share, is borne by the State except for that portion of allowances in excess of \$18 for the first child and \$12 for each additional child in the same home, which is shared by the counties and the State.

²⁹ California, Idaho, Ohio, Washington.

³⁰ Children's Bureau, op. cit., pp. 5-6. Arizona, California, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, North Carolina, Pennsylvania, Rhode Island, Vermont, Wisconsin.

³¹ California, Minnesota, New Hampshire, New Jersey, Pennsylvania.

³² Minnesota, New Hampshire, New Jersey, Pennsylvania.

³³ Children's Bureau, op. cit., p. 3. California, Colorado, Delaware, District of Columbia, Idaho, Louisiana, Minnesota, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Rhode Island, Virginia, Wisconsin.

³⁴ Arizona, Arkansas, Colorado, Delaware, District of Columbia, Georgia, Idaho, Indiana, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Montana, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Tennessee, West Virginia, Wyoming.

³⁵ District of Columbia, Massachusetts, New Hampshire, New Jersey, New York, Ohio, Vermont, Wisconsin.

³⁶ Maryland, Minnesota, New York, North Dakota.

³⁷ Children's Bureau, op. cit., p. 3. Colorado, District of Columbia, Indiana, Kansas, Maine, Massachusetts, Michigan, Missouri, Nebraska, New Hampshire, New Mexico, North Carolina, Rhode Island, Washington, Wisconsin.

³⁸ Ibid., p. 3. Aid to families in which the father was incapacitated was available under a number of different conditions in 17 States, and in 3 States (Idaho, Oklahoma, Pennsylvania) it was limited to families in which the father was in an institution.

³⁹ Ibid., p. 3. California, Idaho, Maryland, Montana, Oklahoma, Oregon, Pennsylvania.

⁴⁰ Ibid., p. 3. Arizona, Maryland, Pennsylvania, Vermont, West Virginia.

⁴¹ Arizona, California, Delaware, Maine, Massachusetts, Minnesota, Missouri, Oklahoma, Pennsylvania, Rhode Island, Vermont, Wisconsin, Wyoming.

⁴² District of Columbia, Kansas, Michigan, North Carolina, Oregon, Washington, West Virginia.

⁴³ Arizona, Georgia, Idaho, Indiana, Louisiana, Maryland, Minnesota, New Jersey, New York, North Dakota, Oregon, Pennsylvania, Tennessee, Utah, Wyoming.

⁴⁴ Children's Bureau, op. cit., p. 4.

⁴⁵ Kansas, North Carolina, Oklahoma, Wyoming.

⁴⁶ Maryland, New Mexico, Oregon, Rhode Island, West Virginia.

⁴⁷ Alabama, Arkansas, California, Delaware, District of Columbia, Georgia, Kansas, Louisiana, Maine, Massachusetts, Michigan, Montana, New Mexico, New York, Ohio, Oregon, Rhode Island, Utah, Washington, Wisconsin.

⁴⁸ Arizona, Colorado, Idaho, Maryland, Missouri, Nebraska, New Hampshire, North Carolina, North Dakota, Oklahoma, Pennsylvania, Wyoming.

⁴⁹ Children's Bureau, op. cit., p. 5.

⁵⁰ Arkansas, California, Delaware, Idaho, Kansas, Michigan, Missouri, Montana, Nebraska, New Hampshire, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Utah, Vermont, Washington.

⁵¹ Arizona, Colorado, Indiana, Maryland, Tennessee, West Virginia.

⁵² District of Columbia, Louisiana, Maine, Massachusetts, Minnesota, North Dakota, Pennsylvania, Rhode Island, Wisconsin, Wyoming.

⁵³ Arkansas, California, Delaware, Kansas, Michigan, Montana, New Mexico, Ohio, Oregon, Utah, Washington. New York, which is not included in table 1, had no maximum in 1937 but had one in 1931.

⁵⁴ Arkansas, Delaware, Idaho, Oklahoma, Vermont, Washington.

⁵⁵ Here "States" is used in the strict sense and does not include the District of Columbia and Hawaii.

⁵⁶ Arizona, California, Delaware, Maine, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

⁵⁷ By December 1937, Florida, Iowa, South Dakota, and Texas had enacted legislation pertaining to dependent children in addition to the mothers'-aid laws here discussed; but, for various reasons, these laws were inoperative and are therefore not included in this discussion. Nor does the discussion include a description of the State laws in Michigan, Nebraska, Oklahoma, and Tennessee under which mothers' aid from local funds is administered concurrently with aid to dependent children under a State plan approved by the Social Security Board.

⁵⁸ The Kentucky law authorizing each county to establish a mothers'-aid fund provided for the creation of a State agency, the Kentucky Children's Bureau, to supervise the administration of mothers' aid and other functions of county children's bureaus created by the same law. The State agency was abolished and its powers transferred to a State Department of Public Welfare in 1934; in 1936, the Department of Public Welfare was abolished and its powers transferred to the Department of Welfare which exercises all administrative functions of the State in relation to "the administration and supervision of all forms of public assistance . . . including aid to dependent children" . . . and the "provision of welfare service to county governments, including the organization and supervision of county welfare departments for the effective administration of welfare functions . . ." In December 1937, mothers' aid was administered in two counties under the provisions discussed in this section. In a number of other counties the State Department of Welfare administered aid to dependent children as a demonstration program under different conditions of eligibility with Federal funds made available for child-welfare services.

⁵⁹ Illinois, Iowa, Mississippi, South Dakota.

⁶⁰ The Iowa law defines "widow" to include any mother whose husband is an inmate of any institution under the care of the State Board of Control while her husband is so confined.

⁶¹ Florida, Kentucky, Mississippi, South Dakota, Virginia.

UNEMPLOYMENT COMPENSATION

BUREAU OF RESEARCH AND STATISTICS · DIVISION OF UNEMPLOYMENT COMPENSATION RESEARCH

REVIEW OF THE MONTH

Aggregate benefit payments to workers in October totaled approximately \$35.3 million representing decreases of 15.1 percent from September and of 25.8 percent from August, the high month of the year. Decreases ranging from 0.3 percent in Minnesota to 41 percent in Connecticut were reported by 24 States and the District of Columbia. Decreases of 20 percent or more were reported by 13 States—California, Connecticut, Louisiana, Maryland, Massachusetts, Mississippi, New Hampshire, North Carolina, Oregon, Tennessee, Utah, West Virginia, and Wisconsin. Exhaustion of wage credits was cited as the most important factor contributing to the decline in payments, although improvement in employment conditions was also of importance in some areas. Increases in aggregate benefit payments were reported by Indiana, Maine, and South Carolina.

For the period January–October 1938, a total of nearly \$340 million¹ in benefits has been paid to workers who have been either totally or partially unemployed. In 23 States benefits have been payable throughout these 10 months, in 2 States for 7 months, in 3 for 4 months, and in 1 for 2 months. The bulk of the payments has been made by California, Indiana, Massachusetts, Michigan, New York, and Pennsylvania. These 6 States accounted for about 76 percent of the total payments made in August, September, and October by the 28 States whose unemployment compensation laws were in full operation in those months.

Although aggregate benefit payments declined in October, the volume of initial claims for total and partial unemployment in the 29 States now paying benefits increased 6.1 percent over the preceding month. For the group of 23 States in which benefits have been payable since January 1938, the number of initial claims filed in the current month exceeded, for the first time since April, the number filed in the previous month. The increases in October ranged from 0.6 percent in Utah to 84.7 percent in New Hampshire. Most States attributed the increases primarily to the filing of claims against new wage credits from earnings in the

second quarter of 1938 which became available in October, rather than to new unemployment.

Seasonal lay-offs in various industries also contributed to the increase in some States. Maine indicated that lay-offs in the shoe and textile industries were chiefly responsible for the increase in initial claims; New Hampshire reported decreases in employment in the leather industry; Utah, unemployment on the railroads, in canning, in construction, and in retail trade; Virginia, in canning, tobacco, clothing manufactures, quarrying, and construction. Mississippi reported that a shorter cotton season and curtailment in construction activities were factors in the increase in initial claims.

Decreases in the volume of initial claims were reported by 10 States, ranging from 3.6 percent in Minnesota to nearly 35 percent in Indiana. The other eight States reporting decreases in the volume of initial claims were Arizona, Idaho, Iowa, Michigan, Pennsylvania, Rhode Island, Vermont, and West Virginia.

According to reports of the United States Employment Service, placements of applicants in October totaled 291,602, the highest monthly total for 1938. When adjustment is made for the number of working days in the month, this figure represents an increase of 1.5 percent from September. Public placements increased 4.5 percent, and private placements 0.3 percent. Of the placements made during October, 207,874, or 71.3 percent, were in private employment. This level of placements in private industry was 1.1 percent below the level for October 1937.

Contributions deposited by State agencies in their clearing accounts in October amounted to \$74.7 million as compared with \$28.9 million in September. The increase was due almost entirely to deposits made by the States which collect contributions quarterly; in these 33 States, contributions were payable by the end of October for the quarter July 1–September 30. The sums deposited, however, do not represent the entire amounts due for the quarter, since contributions received during the last few days of October are, in large part, excluded. Since January 1, 1938, contributions amounting to almost \$653 million

¹ This figure includes adjustments for voided payments.

have been deposited in State clearing accounts. This amount includes some contributions on pay rolls for December 1937 and a small amount of contributions from delinquent employers for earlier months of 1937, in addition to contributions on pay-rolls for the first 9 months of 1938.

In the aggregate, contributions received by the benefit-paying States again exceeded benefit payments during the month, resulting in a net addition of 2.2 percent to the total funds available for benefits. (See table 1.) As of the end of October, an addition of 11.4 percent had been

Table 1.—Status of State unemployment compensation funds: Total funds available for benefit payments, contributions collected, interest credited, benefits charged, and ratios of benefits charged to contributions collected since benefits were first payable and to cumulative collections and interest, as of Oct. 31, 1938

[Data reported by State agencies,¹ corrected to Nov. 28, 1938]
[In thousands of dollars]

State	Month and year benefits first payable	Total funds available for benefits as of Oct. 31, 1938			Cumulative collections and interest credited as of Oct. 31, 1938			Benefits charged to State benefit-payment accounts			Ratio of benefits charged—		
		Amount ²	Percent-age change from Sept. 30, 1938	Index ³	Total collections and interest	Collections ⁴	Interest ⁵	January-October 1938 ⁶	September 1938	October 1938		To contributions collected since benefits first payable (percent)	To cumulative collections and interest (percent)
										Amount	Percent-age change from September		
Total		\$623,616	+2.2	111.4	\$965,809	\$948,105	\$17,704	\$339,930	\$41,650	\$35,240	-15.4	86.8	35.4
States on monthly contribution basis, total		257,846	+3.7	123.3	396,765	380,262	7,503	\$136,656	11,756	9,644	-18.0	75.7	35.0
District of Columbia	January 1938	9,941	+5.1	108.7	11,326	11,085	241	1,385	141	139	-1.4	26.2	12.2
Louisiana ⁷	do	12,009	+3.4	107.8	15,208	14,942	266	3,199	496	367	-26.0	43.3	21.0
Mississippi	April 1938	3,225	-2.5	111.2	4,329	4,247	82	1,104	183	139	-24.0	80.1	25.5
New Hampshire	January 1938	4,137	+4.1	97.9	6,577	6,453	124	2,440	154	109	-29.2	107.8	37.1
New York	do	124,085	+3.7	126.8	203,103	199,581	3,522	79,018	6,699	5,689	-15.1	76.9	38.9
North Carolina	do	10,153	+5.2	108.4	17,595	17,310	285	7,442	494	383	-22.5	92.8	42.3
Oregon	do	5,674	+6.8	97.4	10,908	10,730	188	5,234	293	213	-27.3	105.5	48.0
Rhode Island ⁷	do	5,940	+6.2	74.8	14,666	14,442	224	8,726	563	375	-33.4	131.9	59.5
South Carolina	July 1938	7,365	+3.0	118.2	7,692	7,531	161	327	140	152	+8.6	23.6	4.3
Texas	January 1938	31,114	+3.6	158.4	38,594	37,889	705	7,480	963	865	-10.2	40.7	19.4
Vermont	do	1,827	+4.0	129.4	2,570	2,527	43	743	45	38	-15.6	65.6	28.9
West Virginia	do	6,286	+6.2	61.9	17,657	17,428	229	11,371	639	474	-25.8	155.0	64.4
Wisconsin	July 1936	36,090	+2.0	119.9	46,540	45,107	1,433	\$8,187	946	701	-25.9	\$60.6	22.5
States on quarterly contribution basis, total		365,770	+1.2	104.3	569,044	558,843	10,201	203,274	29,894	25,596	-14.4	96.2	35.7
Alabama ⁷	January 1938	7,322	+2.3	83.3	14,488	14,237	251	7,166	715	688	-3.8	130.1	49.5
Arizona	do	1,940	+5.0	96.9	3,579	3,525	54	1,639	168	161	-4.2	106.8	45.8
California ⁷	do	99,426	+4.8	148.8	118,299	116,049	2,250	18,873	2,450	1,924	-21.5	38.0	16.0
Connecticut	do	15,957	+16.1	104.8	27,323	26,888	435	11,366	714	434	-39.2	96.5	41.6
Idaho	September 1938	3,370	+11.2	112.1	3,424	3,357	67	54	(⁸)	53	(¹⁰)	13.5	1.6
Indiana	April 1938	24,653	+2.2	91.5	37,466	36,622	844	12,813	2,703	2,731	+1.0	127.6	34.2
Iowa	July 1938	10,771	-1.1	108.7	12,348	12,114	234	1,577	596	528	-11.4	68.1	12.8
Maine	January 1938	2,951	+22.1	78.9	16,769	16,672	97	3,818	225	254	+12.9	129.1	56.4
Maryland	do	9,822	+20.0	108.4	18,836	18,591	245	9,014	726	580	-20.1	93.6	47.9
Massachusetts ⁷	do	49,954	+3.0	120.2	73,593	72,253	1,340	23,639	2,412	1,898	-21.3	76.2	32.1
Michigan	July 1938	42,817	-12.9	68.0	72,158	70,796	1,362	29,341	11,691	9,957	-14.8	11 344.8	40.7
Minnesota	January 1938	13,793	-5	116.2	21,028	20,694	334	7,235	489	487	-4	81.4	34.4
Pennsylvania	do	62,505	-3.3	89.1	126,478	124,339	2,139	63,973	5,948	5,096	-14.3	116.9	50.6
Tennessee	do	7,525	+6	97.3	13,027	12,807	220	5,502	493	363	-26.4	107.4	42.2
Utah	do	2,361	+27.3	92.7	4,642	4,574	68	2,281	136	98	-27.9	111.5	49.1
Virginia	do	10,603	+8.5	127.4	15,586	15,325	261	4,983	428	344	-19.6	70.7	32.0

¹ All data reported by State agencies except "Interest." Interest earned on funds in State accounts in the unemployment trust fund is credited and reported by the U. S. Treasury in the last month of each quarter.

² Represents sum of balances at end of month in State clearing account and benefit-payment account and unemployment trust fund account maintained in the U. S. Treasury.

³ For all States except Wisconsin the index is based upon the funds available for benefits as of the end of the month prior to that in which benefits were first payable; the Wisconsin index is based upon the funds available as of Dec. 31, 1937.

⁴ Includes contributions plus penalties and interest collected from employers since contributions were first payable. Figures are adjusted for refunds of contributions and for dishonored contribution checks. Employer contributions of 2.7 percent are collected in all States except the District of Columbia, Michigan, and New York. In these States the rate of employer contributions is 3 percent.

⁵ Adjusted for voided benefit checks.

⁶ Does not include benefits approximating \$2,263,000 paid by Wisconsin from July 1936 through December 1937. This amount, however, is included in computation of the ratio shown in the last column.

⁷ Employee contributions of 1 percent are collected in Alabama and California; of 0.5 percent in Louisiana; and of 1.5 percent in Rhode Island. Massachusetts has suspended employee contributions on wages earned during the pay-roll months of July 1, 1938-June 30, 1939.

⁸ Wisconsin contributions and benefit payments are cumulated since Jan. 1, 1938, instead of July 1936, when benefits were first payable.

⁹ Less than \$1,000.

¹⁰ October was the first full month of benefit payments.

¹¹ Michigan changed to a quarterly collection basis as of July 1, 1938. (See p. 29.)

made to the original reserves since benefits first became payable. For States on a monthly collection basis the net addition is 23.3 percent and for those on a quarterly collection basis 4.3 percent. Of the 13 benefit-paying States on a monthly collection basis, 4 have smaller balances available for benefits than were available at the time benefits first became payable. The funds available in New Hampshire and Oregon at the close of October were less than 3 percent below the amounts available as of December 31, 1937. Rhode Island and West Virginia have withdrawn relatively large sums from their reserves.

Eight of the sixteen benefit-paying States on a quarterly collection basis, many of which will deposit substantial sums in November, have paid out in benefits more than they have received in contributions since benefits first became payable. These States have therefore used up part of the reserve accumulated prior to the time benefits were payable. As of the close of October, Maine had drawn most heavily on its reserve. The figure for Michigan is affected by the fact that this State shifted to a quarterly collection basis as of July 1; funds deposited during July, August, and September represented contributions on pay rolls for June and earlier months, and the bulk of contributions on pay rolls for the third quarter of 1938, not payable until the close of October, could not be deposited until the following month. Among the quarterly collecting States, California continues to show the largest net addition to its reserve since benefits first became payable, although substantial additions have also occurred in Massachusetts, Minnesota, and Virginia.

Chart I shows, for the United States as a whole, the percentage distribution by size of check of the number of benefit checks issued by State unemployment compensation agencies during the period July-September 1938. Table 3 shows the percentage distribution on a cumulative basis for individual States and for the United States as a whole. A similar table appeared in the September Bulletin, and the discussion of that table indicated certain qualifying factors which must be taken into account in interpreting these data. The figures presented in the current issue are not strictly comparable with those in the earlier table. Data for six additional States are contained in the table in this issue. Iowa, Michigan, and South Carolina have been paying benefits since July 1,

and Idaho since September 1. In addition, data have become available from Maryland and Rhode Island, which were not included in the earlier table. On the other hand, the earlier table included data for Connecticut; similar figures for this State are not available for inclusion in the

Table 2.—Unemployment compensation: Contributions deposited in State clearing account,¹ by States, January-October 1938 and October 1938

State	Contributions deposited in State clearing account ²	
	January-October ³	October
Total.....	\$652,998,330	\$74,704,969
States on monthly contribution basis, total.....	205,592,216	21,257,874
District of Columbia.....	5,294,795	624,187
Georgia.....	6,931,198	677,168
Hawaii ⁴	1,895,883	288,287
Louisiana.....	7,353,185	760,965
Mississippi.....	1,922,981	215,463
New Hampshire.....	2,263,129	273,739
New York.....	102,820,406	10,105,039
North Carolina.....	8,021,442	860,040
North Dakota.....	838,359	65,289
Oklahoma.....	5,497,123	541,079
Oregon.....	4,959,504	578,017
Rhode Island.....	6,016,223	721,361
South Carolina.....	3,313,231	366,448
Texas.....	18,395,785	1,941,375
Vermont.....	1,132,034	105,723
Washington.....	7,749,780	832,180
West Virginia.....	7,335,154	845,292
Wisconsin.....	13,515,004	1,394,222
States on quarterly contribution basis, total.....	447,406,114	53,447,095
Alabama.....	5,505,580	852,306
Alaska.....	370,016	85,929
Arizona.....	1,533,529	251,302
Arkansas.....	2,117,868	284,805
California.....	49,717,724	6,225,954
Colorado.....	5,450,139	615,696
Connecticut.....	11,775,963	2,649,009
Delaware.....	1,886,195	312,238
Florida.....	4,537,475	672,791
Idaho.....	1,505,894	391,596
Illinois.....	87,856,222	8,472,446
Indiana.....	14,428,971	3,265,835
Iowa.....	5,012,686	405,285
Kansas.....	4,379,634	1,067,881
Kentucky.....	6,983,496	638,960
Maine.....	2,957,954	788,599
Maryland.....	9,629,301	2,225,378
Massachusetts.....	31,014,827	3,366,602
Michigan.....	27,667,467	3,603,291
Minnesota.....	8,893,263	411,342
Missouri ⁵	24,772,316	2,344,022
Montana.....	2,097,629	564,511
Nebraska.....	3,560,181	861,040
Nevada.....	635,087	124,088
New Jersey ⁶	28,782,417	4,091,024
New Mexico.....	1,097,626	297,874
Ohio.....	34,489,634	2,956,384
Pennsylvania.....	54,702,608	2,966,035
South Dakota.....	826,247	193,771
Tennessee.....	5,121,188	411,321
Utah.....	2,045,958	605,959
Virginia.....	7,053,466	1,178,233
Wyoming.....	997,551	247,576

¹ Data reported by State agencies, corrected to Nov. 28, 1938.

² Includes contributions plus penalties and interest collected from employers.

³ Adjusted for refunds of contributions and for dishonored contribution checks.

⁴ Some employers pay their contributions on a quarterly basis.

⁵ Includes collections on pay rolls for entire year 1937.

⁶ Some employers in this State pay their contributions on a monthly basis.

current table. Also to be taken into consideration for comparative purposes are the changes in the minimum benefit rate in Virginia and the maximum rate in Louisiana.

SELECTED RULINGS AND DECISIONS

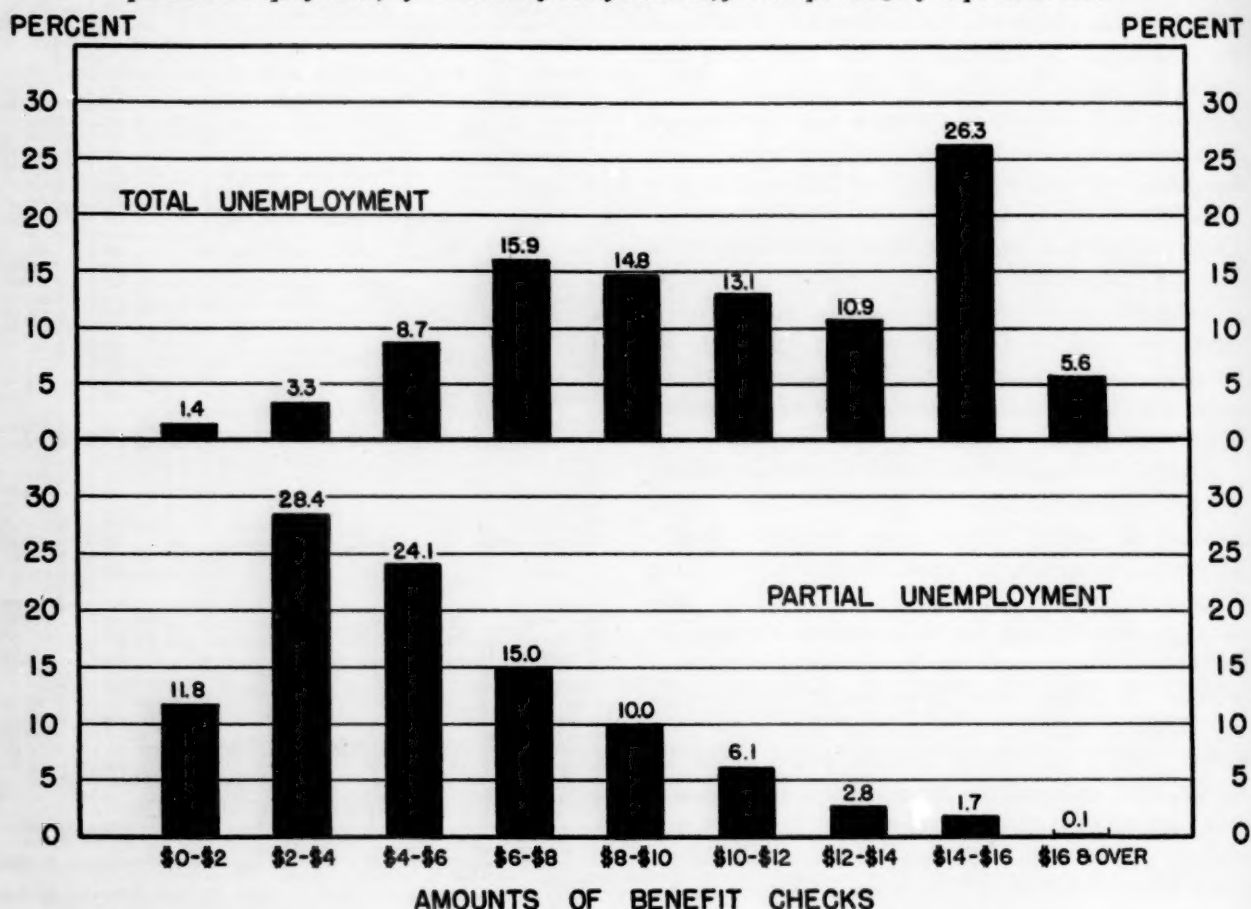
Industrial Home Workers

The question as to whether or not "home workers," working at home and paid on a piece-work basis, are covered by title IX of the Social Security Act and by State unemployment compensation laws has led to a number of administrative rulings defining their status. Under title IX of the Federal act, certain employers are liable for a tax on the wages of persons with whom they have a legal employer-employee relationship. In

most of the State laws coverage is based upon a definition of "employment," containing specific tests which are generally considered as carrying the application of State laws beyond the usual legal concept of master and servant. There is substantial agreement among the Bureau of Internal Revenue and most of the State agencies which have ruled upon this problem that home workers are covered under title IX of the Federal act and the State unemployment compensation laws, though there is some variation in the actual situations and the conditions upon which the rulings are based.

The Bureau of Internal Revenue has held that persons engaged by manufacturers to attach buttons to cards and to perform such services at home on a piece-work basis are covered "employees" within the meaning of titles VIII and IX

Chart I.—Unemployment compensation: Percentage distribution of number of benefit payments for total and partial unemployment, by amounts of benefit checks, for the period July-September 1938¹



¹ The distribution of payments for total unemployment is based on data reported by 24 States, that for partial by 18 States.

Source: Data reported by State agencies.

of the Social Security Act.¹ The determining factor in this case was that the manufacturer directed and controlled the manner in which the buttons were to be attached. The fact that the work was done at home was considered immaterial.

Of the 11 State agencies which have issued some form of ruling on home work (in some cases in the nature of an interpretative decision only), only

Tennessee has taken the position that industrial home workers are not within the coverage of the State unemployment compensation law. California, Georgia, Illinois, Michigan, Montana, New Hampshire, New York, Ohio, South Carolina, and Wisconsin hold that home workers are covered. Nearly all these decisions were based on the fact that the employer exercised the right to control and direct the manner in which the services were

¹ Internal Revenue Bulletin, XVI-17, S. S. T. 137.

Table 3.—Unemployment compensation: Cumulative percentage distribution of number of benefit payments for total and partial unemployment, by amounts of benefit checks and by States, for the period July–September 1938

[Data reported by State agencies,¹ corrected to Nov. 5, 1938]

State	Amounts of benefit checks									Average amount of benefit payments
	Less than \$2.00	\$2.00 to \$3.99	\$4.00 to \$5.99	\$6.00 to \$7.99	\$8.00 to \$9.99	10.00 to \$11.99	\$12.00 to \$13.99	\$14.00 to \$15.99	\$16.00 and over	
Cumulative percentage distribution: Number of benefit payments for total unemployment										
Total, States reporting...	1.4	4.7	13.4	29.3	44.1	57.2	68.1	94.4	100.0	\$10.53
Alabama.....	2.3	11.1	27.7	49.5	68.6	82.2	89.2	100.0	(?)	8.18
Arizona.....	.5	2.4	6.5	18.0	27.9	44.1	57.7	100.0	-----	11.66
California.....	2.8	7.2	11.8	38.6	55.0	69.4	80.1	100.0	-----	9.63
District of Columbia.....	1.4	8.4	28.7	47.9	61.8	72.6	79.9	100.0	(?)	8.76
Idaho ¹	6.2	12.5	37.5	40.6	46.9	59.4	71.9	100.0	-----	9.41
Indiana.....	.2	.6	1.9	6.5	15.2	25.3	39.6	100.0	-----	12.95
Iowa.....	2.0	5.4	22.2	38.3	54.8	69.3	80.7	100.0	-----	9.47
Louisiana.....	1.6	5.8	38.2	60.8	74.1	81.9	87.2	95.0	100.0	7.97
Maine.....	1.5	4.0	16.4	37.7	63.8	78.5	86.1	100.0	-----	9.22
Maryland ¹	(?)	(?)	13.6	30.5	47.0	60.7	71.5	100.0	-----	10.36
Massachusetts.....	(?)	(?)	5.4	19.1	40.2	58.1	70.5	99.9	100.0	10.77
Michigan ¹	(?)	(?)	.1	9.0	10.8	21.6	35.1	50.5	100.0	13.96
Minnesota.....	2.2	6.2	11.3	33.7	47.0	59.5	71.7	100.0	-----	10.17
Mississippi.....	10.8	33.4	60.3	78.0	85.8	90.2	93.1	100.0	-----	5.93
New Hampshire.....	.7	2.6	11.1	26.5	51.4	71.5	84.6	100.0	-----	9.00
Oregon.....	1.3	3.2	5.7	16.6	28.2	40.6	59.5	100.0	-----	11.83
Rhode Island.....	1.5	3.5	6.6	32.4	51.9	65.3	74.0	100.0	-----	10.38
South Carolina.....	(?)	1.5	43.4	79.3	88.6	92.6	94.7	100.0	-----	6.93
Tennessee.....	2.3	14.5	41.0	62.7	77.7	86.2	91.1	100.0	(?)	7.45
Texas.....	1.3	3.6	25.8	44.0	58.2	67.9	75.5	100.0	-----	9.42
Utah.....	1.3	3.9	6.7	19.2	27.5	39.2	53.9	100.0	-----	11.94
Vermont.....	1.3	4.0	13.3	35.7	59.3	73.8	85.2	100.0	-----	9.53
Virginia.....	2.7	10.7	29.5	55.0	70.6	79.7	86.4	100.0	-----	8.25
Wisconsin.....	.5	3.3	6.8	13.5	24.6	44.0	58.7	100.0	-----	11.63
Cumulative percentage distribution: Number of benefit payments for partial unemployment										
Total, States reporting...	11.8	40.2	64.3	79.3	89.3	95.4	98.2	99.9	100.0	\$5.28
Alabama.....	16.3	48.5	73.5	86.5	94.6	98.0	99.4	99.9	100.0	4.62
California.....	19.4	43.9	63.7	83.5	93.4	97.8	99.9	100.0	-----	4.94
District of Columbia.....	12.2	32.2	65.0	74.4	85.4	92.6	97.1	99.5	100.0	5.78
Idaho.....	9.3	30.5	50.9	66.2	81.5	93.2	98.6	100.0	-----	5.92
Iowa.....	28.6	52.3	70.6	80.9	87.2	92.6	95.6	100.0	-----	4.77
Louisiana.....	7.4	23.1	54.5	72.3	82.9	88.8	92.8	99.6	100.0	6.45
Maine.....	2.4	38.5	65.2	83.7	92.7	97.6	99.5	100.0	-----	5.34
Maryland ¹.....	.1	33.6	58.6	76.6	88.4	96.2	98.2	98.8	100.0	5.98
New Hampshire.....	13.3	41.2	65.9	81.1	90.8	96.2	98.8	99.8	100.0	4.79
Oregon.....	9.3	28.8	51.2	69.3	84.4	95.1	99.6	100.0	-----	6.21
Rhode Island.....	19.1	44.8	66.3	83.5	92.1	97.1	99.3	99.9	100.0	4.93
South Carolina.....	25.9	56.6	84.4	94.9	97.8	99.2	99.7	100.0	-----	3.73
Tennessee.....	.4	57.7	84.1	94.4	98.4	99.5	99.9	100.0	-----	4.20
Texas.....	.7	35.4	59.9	75.4	86.1	94.8	99.9	100.0	-----	5.55
Utah.....	9.0	25.6	46.0	67.7	89.7	97.4	99.0	100.0	-----	7.81
Vermont.....	17.3	44.4	68.5	82.7	92.0	97.5	99.4	100.0	-----	4.98
Virginia.....	19.6	56.0	79.0	89.3	97.0	99.4	99.9	100.0	-----	4.14
Wisconsin.....	11.5	53.1	68.4	86.0	91.0	97.9	98.7	100.0	-----	4.85

¹ The following States did not report distribution of payments by amounts of benefit checks: Connecticut, New York, North Carolina, Pennsylvania, and West Virginia. Arizona, Idaho, and Minnesota paid no benefits for partial unemployment. Massachusetts, Mississippi, New York, and Pennsylvania have no provisions in State laws for benefit payments for partial unemployment. Michigan provision for benefits for partial unemployment becomes effective in January 1939. For method of classifying payments for total and partial unemployment, see footnote 2, table 4.

² There were payments of \$16 or more, but such payments amounted to less than 0.1 percent of the total.

³ Benefits first payable in September 1938.

⁴ Only data available are for August.

⁵ September data not available.

performed. The prime factor in establishing the employer's control over the manner of performing services was his ownership of the material to be processed and the directions given by him as to design, methods, and technique. This is especially true of the decisions from Georgia, Illinois, South Carolina, Wisconsin, and some of the California decisions.

Under the New York Unemployment Insurance Law, which bases coverage on the legal employer-employee relationship, the question of control and

direction might have been considered the determining factor in holding that home workers were covered by this law. However, in a benefit decision made by the Unemployment Insurance Appeal Board of the New York Department of Labor, the grounds upon which home workers were held to be employees appear to be based on sections 350 (2) (b) and 350 (2) (f) of the New York Labor Law. This law establishes that an employer-employee relationship exists between a person who delivers or causes to be delivered to

Table 4.—Unemployment compensation: Claims for benefits, by States, September and October 1938

[Data reported by State agencies, corrected to Dec. 2, 1938]

State	Number of initial claims filed ¹						Number of continued claims filed ¹					
	All claims		Total unemployment ²		Partial unemployment ²		All claims		Total unemployment ²		Partial unemployment ²	
	September	October	September	October	September	October	September	October	September	October	September	October
Total for States reporting.....	501,496	531,920					4,013,791	3,385,808				
Alabama.....	7,544	10,734	6,491	9,622	1,053	1,112	105,965	88,732	82,280	69,339	23,076	19,393
Arizona.....	1,978	1,707	1,978	1,707	0	0	18,416	16,201	18,416	16,201	0	0
California.....	44,677	51,932	43,690	51,184	987	748	278,047	287,055	275,195	285,215	2,852	1,840
Connecticut.....	12,559	13,308	(³)	(³)	(³)	(³)	84,011	68,268	57,881	49,367	26,130	18,901
District of Columbia.....	1,720	2,500	1,704	2,479	16	21	28,523	27,562	22,629	21,534	5,894	6,028
Idaho.....	4,686	3,392	4,679	3,380	7	12	6,230	13,919	6,220	13,822	1	97
Indiana.....	19,476	12,673	16,730	1,523	2,746	11,150	314,308	292,897	253,064	239,927	61,244	52,970
Iowa.....	8,832	8,475	8,271	8,062	561	413	80,107	75,474	69,820	64,633	4,633	4,030
Louisiana.....	8,193	9,022	(³)	(³)	(³)	(³)	71,699	54,997	44,803	(³)	26,896	(³)
Maine.....	6,605	9,656	5,855	8,500	750	1,156	47,451	51,344	30,771	25,568	16,680	25,776
Maryland.....	4,932	4,528	(³)	4,869	(³)	650	115,761	103,612	81,472	73,108	34,280	30,504
Massachusetts.....	32,454	37,226	32,454	37,226	(³)	(³)	236,786	185,423	236,786	185,423	(³)	(³)
Michigan.....	57,637	40,846	57,637	40,846	(³)	(³)	999,365	733,264	999,365	733,264	(³)	(³)
Minnesota.....	8,839	8,523	8,839	8,523	0	0	60,297	64,228	60,297	64,228	0	0
Mississippi.....	4,310	6,442	4,310	6,442	(³)	(³)	42,206	35,899	42,206	35,899	(³)	(³)
New Hampshire.....	5,695	10,521	3,495	6,132	2,200	4,389	30,633	29,925	20,379	16,953	10,254	12,972
New York.....	144,127	159,836	144,127	159,836	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
North Carolina.....	13,380	19,102	10,529	16,525	2,851	2,577	177,022	116,088	82,065	71,796	94,957	44,292
Oregon.....	7,797	11,064	(³)	(³)	(³)	(³)	37,569	41,487	(³)	(³)	(³)	(³)
Pennsylvania.....	29,574	24,356	29,574	24,356	(³)	(³)	606,467	466,066	606,467	466,066	(³)	(³)
Rhode Island.....	10,159	8,208	7,599	6,364	2,590	1,844	88,646	75,836	54,102	45,732	34,544	30,104
South Carolina.....	3,435	4,266	1,950	2,838	1,485	1,428	33,749	38,179	16,742	16,382	17,007	21,797
Tennessee.....	9,960	10,251	7,556	8,456	2,204	1,795	130,626	116,360	96,977	79,945	32,021	36,415
Texas.....	22,015	26,401	21,140	25,286	866	1,115	183,721	145,256	(³)	(³)	(³)	(³)
Utah.....	2,486	2,502	2,332	2,472	154	30	14,146	12,155	13,986	11,662	160	493
Vermont.....	1,340	1,138	1,104	905	236	233	7,605	6,604	5,959	4,767	1,646	1,747
Virginia.....	5,437	7,091	5,102	6,785	335	306	72,125	53,521	52,962	43,331	19,163	10,190
West Virginia.....	3,929	3,052	3,561	2,870	368	182	128,746	92,000	76,070	61,866	52,676	30,134
Wisconsin.....	17,720	22,168	12,453	12,904	5,267	9,264	103,564	95,150	92,004	79,429	11,590	15,721

¹ For reporting purposes, an initial claim is defined as a notice of unemployment filed by a worker for each period of unemployment; a continued claim is defined as a claim reported weekly, following the filing of an initial claim. Some State procedures differ from these definitions in certain respects. A few States require only 1 initial claim from an unemployed worker in a benefit year, and the worker files continued claims for subsequent weeks of unemployment during that year. In some States initial claims are filed in connection with requests for additional benefits against lag-quarter credits, whereas in others continued claims are accepted in such circumstances.

² Total and partial unemployment are used as defined in the State laws or by the State unemployment compensation agencies. In States where partial unemployment is compensable, periods of reduced earnings resulting from a reduction in working time with the usual employer are classified as "partial" unemployment. There are, however, some differences among the States in the classification of payments for "part-total" unemployment. Part-total unemployment arises chiefly in cases where the worker is completely separated from employment with his regular employer but has earned wages from another source, i. e., odd-job and subsidiary earnings which are deductible from the weekly benefit amount for total unemployment. Therefore, though totally unemployed with respect to his regular employment, the worker receives a check for less than his weekly benefit amount. Most States classify claims and payments for part-total unemployment as "partial." Certain States, however, classify under "total" unemployment both initial and continued claims and payments for part-total unemployment. These States are: Arizona, California, Idaho, Minnesota, Tennessee, Utah, Vermont, and Virginia. Alabama, Indiana, North Carolina, and Oregon classify only initial claims showing odd-job and subsidiary earnings (part-total unemployment) as claims for total unemployment. Wisconsin, however, classifies both initial and continued claims for "part-total" unemployment under "total," but payments for "part-total" unemployment have been classified under "partial" beginning with September.

³ Break-down of claims by type of unemployment is not available.

⁴ "Additional claims" are excluded, hence figures are not comparable with those for previous months.

⁵ Massachusetts, Mississippi, New York, and Pennsylvania have no provisions in State laws for payment of benefits for partial unemployment. Michigan provision for these payments becomes effective in January 1939.

⁶ In Michigan only 1 continued claim is filed during the 3-week waiting period; the usual procedure is to file a continued claim at the end of each week of the waiting period.

⁷ Data not reported.

⁸ Includes interstate claims not broken down by type of unemployment.

another person any materials to be manufactured in a home, which are to be returned to him, not for his own personal use or that of his family, and a person who manufactures in a home the material furnished by an employer for industrial home work, and who returns the manufactured articles to such employer.

A decision of the counsel of the Tennessee agency, holding that home workers were not covered by the Tennessee act, was based on the facts of an individual case. Later, in reply to another correspondent, the counsel indicated that

although the Tennessee agency was planning tentatively to follow the decision in this one case, it was not entirely convinced of the correctness of the position, especially in view of the ruling of the Bureau of Internal Revenue holding home workers to be covered by the Federal act.

These decisions concerning the status of industrial home workers are to distinguished from decisions on the status of persons working at home who exercise independent skill and judgment. The Bureau of Internal Revenue has held² that

² Internal Revenue Bulletin, XVI-45, S. S. T. 212.

Table 5.—Unemployment compensation: Number and amount of benefit payments, by States, September and October 1938

[Data reported by State agencies, corrected to Dec. 2, 1938]

State	Number of benefit payments issued ¹						Amount of benefit payments					
	All payments		Total unemployment ²		Partial unemployment ²		All payments		Total unemployment ²		Partial unemployment ²	
	September	October	September	October	September	October	September	October	September	October	September	October
Total for States reporting.....	3,785,150	3,243,816					\$41,535,169	\$35,277,866				
Alabama.....	99,697	95,383	73,266	68,412	26,431	26,971	714,711	688,091	\$597,005	\$564,267	\$117,706	\$123,824
Arizona.....	14,327	13,735	14,327	13,735	0	0	167,516	160,618	167,516	160,618	0	0
California.....	248,467	197,534	243,920	193,754	4,547	2,363	2,428,421	1,923,901	2,403,717	1,900,314	24,704	12,819
Connecticut.....	76,266	43,342	(4)	34,502	(4)	8,840	730,392	431,288	(4)	378,169	(4)	49,844
District of Columbia.....	16,819	16,959	15,351	15,501	1,468	1,458	140,132	139,041	131,880	130,545	8,252	8,496
Idaho.....	32	5,116	32	5,114	0	2	301	53,297	301	53,297	0	21
Indiana.....	237,174	246,814	194,705	207,166	42,469	39,648	2,701,622	2,729,402	2,436,524	2,474,067	265,098	255,335
Iowa.....	65,830	55,540	61,423	52,582	4,407	2,958	595,722	508,578	574,704	490,502	21,018	18,076
Louisiana.....	66,368	43,611	39,253	32,873	27,115	10,738	496,056	366,940	320,614	292,279	175,442	74,661
Maine.....	28,500	31,407	18,915	21,526	9,585	9,881	227,431	255,648	176,140	202,848	51,291	52,800
Maryland.....	76,297	61,475	50,874	40,922	13,858	11,020	726,002	579,613	543,797	421,979	80,687	66,334
Massachusetts.....	225,029	176,887	225,029	176,887	(8)	(8)	2,412,000	1,898,166	2,412,000	1,898,166	(8)	(8)
Michigan.....	860,964	744,434	860,964	744,434	(8)	(8)	11,686,393	9,964,882	11,686,393	9,964,882	(8)	(8)
Minnesota.....	48,501	46,216	48,501	41,229	0	4,987	488,123	486,433	488,123	458,131	0	28,302
Mississippi.....	32,673	23,967	32,673	23,967	(8)	(8)	183,251	138,893	183,251	138,893	(8)	(8)
New Hampshire.....	18,511	13,704	14,207	9,720	4,304	3,984	153,793	108,700	133,909	89,781	19,584	18,919
New York.....	557,983	495,663	557,983	495,663	(8)	(8)	6,665,876	5,689,158	6,665,876	5,689,158	(8)	(8)
North Carolina.....	67,587	54,284	(4)	(4)	(4)	(4)	484,772	380,886	(4)	(4)	(4)	(4)
Oregon.....	28,057	20,530	22,627	17,088	5,430	3,442	293,116	212,797	259,785	191,693	33,331	21,104
Pennsylvania.....	534,121	468,747	534,121	468,747	(8)	(8)	5,947,891	5,095,932	5,947,891	5,095,932	(8)	(8)
Rhode Island.....	54,601	46,288	41,085	36,376	13,516	9,912	512,043	425,475	443,489	376,341	68,554	49,134
South Carolina.....	26,988	27,000	12,248	12,487	14,740	14,513	139,949	151,654	85,015	92,021	54,934	59,633
Tennessee.....	71,465	51,320	63,397	46,650	8,068	4,670	493,006	362,961	460,264	344,789	32,742	18,172
Texas.....	101,080	91,216	92,582	83,220	8,498	7,996	948,507	867,566	897,331	818,780	51,176	49,086
Utah.....	12,214	9,047	11,589	8,850	625	197	136,467	97,775	131,159	96,356	5,308	1,419
Vermont.....	5,367	4,701	4,200	3,411	1,167	1,290	45,435	37,650	39,435	31,588	6,000	6,062
Virginia.....	57,339	44,249	44,355	35,744	12,984	8,505	427,801	343,649	366,990	302,682	60,811	40,967
West Virginia.....	70,388	51,203	46,174	34,905	24,214	16,298	639,689	474,037	503,952	385,346	135,737	88,691
Wisconsin.....	82,505	63,464	69,338	52,408	13,167	11,056	948,751	704,535	879,145	644,946	69,606	59,580

¹ A benefit payment is ordinarily issued for each week of compensable unemployment; in a few States, however, in order to expedite back payments of benefits to workers, checks covering payments for several compensable weeks are issued.

² Total and partial unemployment are used as defined in the State laws or by the State unemployment compensation agencies. In States where partial unemployment is compensable, periods of reduced earnings resulting from a reduction in working time with the usual employer are classified as "partial" unemployment. There are, however, some differences among the States in the classification of payments for "part-total" unemployment. Part-total unemployment arises chiefly in cases where the worker is completely separated from employment with his regular employer but has earned wages from another source, i. e., odd-job and subsidiary earnings which are deductible from the weekly benefit amount for total unemployment. Therefore, though totally unemployed with respect to his regular employment, the worker receives a check for less than his weekly benefit amount. Most States classify claims and payments for part-total unemployment as "partial." Certain States, however, classify under "total" unemployment both initial and continued claims and payments for part-total unemployment. These States are: Arizona, California, Idaho, Minnesota, Tennessee, Utah, Vermont, and Virginia. Alabama, Indiana, North Carolina, and Oregon classify only initial claims showing odd-job and subsidiary earnings (part-total unemployment) as claims for total unemployment. Wisconsin, however, classifies both initial and continued claims for "part-total" unemployment under "total," but payments for "part-total" unemployment have been classified under "partial" beginning with September.

³ Number and amount of benefit payments for "all" unemployment includes 1,417 checks amounting to \$10,768 paid as adjustments, not shown in breakdown by type of unemployment.

⁴ Break-down of claims by type of unemployment is not available.

⁵ Number and amount of benefit payments for all unemployment for September include 11,565 payments totaling \$101,518 and for October 9,533 payments totaling \$91,300 not shown in breakdown by type of unemployment. These payments include checks for residual and adjustment payments.

⁶ Massachusetts, Mississippi, New York, and Pennsylvania have no provisions in State laws for payment of benefits for partial unemployment. Michigan provision for these payments becomes effective in January 1939.

outside readers who prepare synopses of literary material for motion picture companies are independent contractors and not employees within the meaning of titles VIII and IX of the Social Security Act. This determination, as distinguished from the earlier Federal ruling, is based upon the facts that outside readers exercise independent skill and judgment in this and other literary pur-

suits; that they furnish the place of work; that they are free from control in the performance of their services; and that they receive a definite sum, stipulated in a contract, upon the satisfactory completion of each job. California has ruled similarly, basing its determination primarily on the lack of the right to control or direct the manner of performing such services.

Table 6.—Operations of the United States Employment Service, by States, October 1938

State	Placements					New applications		Active file ¹	
	Total	Private			Public	Number	Percentage change from September ¹	As of Oct. 31, 1938	
		Number	Percentage change from September ¹	Regular (over 1 month)	Temporary (1 month or less)				Number
Total.....	291,602	207,874	(¹)	95,723	112,151	83,728	564,830	+6	7,743,043
Alabama.....	6,946	4,355	+34	3,680	675	2,691	9,912	-2	165,191
Alaska.....	339	153	-1	20	133	186	338	+85	1,037
Arizona.....	2,460	1,915	+23	1,386	529	545	3,008	+21	28,068
Arkansas.....	3,983	2,834	+6	687	2,147	1,149	6,287	+23	71,790
California.....	23,339	18,410	+4	6,580	11,830	4,929	39,884	+7	298,812
Colorado.....	4,932	4,017	-16	857	3,160	915	3,774	-16	50,557
Connecticut.....	4,950	4,134	+26	2,255	1,879	816	6,650	-3	130,183
Delaware.....	1,697	1,245	-17	879	366	452	924	-13	13,558
District of Columbia.....	2,988	2,899	+8	1,294	1,605	89	4,929	+7	61,949
Florida.....	1,305	0	-----	0	0	1,305	4,979	-2	106,080
Georgia.....	5,327	2,669	+12	1,044	1,625	2,658	10,633	-6	146,914
Hawaii.....	548	160	-5	64	96	388	626	-6	5,802
Idaho.....	3,708	2,925	+56	655	2,270	783	2,911	-20	18,324
Illinois.....	13,415	11,663	-8	5,205	6,458	1,752	14,145	-15	314,126
Indiana.....	6,618	6,123	-7	3,745	2,378	495	17,516	-17	266,376
Iowa.....	9,148	5,123	+8	2,028	3,095	4,025	7,450	-6	97,013
Kansas.....	3,542	1,462	+9	525	937	2,080	5,296	-35	67,058
Kentucky.....	1,884	948	-11	418	530	936	4,362	-20	120,783
Louisiana.....	5,400	4,421	+38	3,479	942	1,039	10,349	+11	119,583
Maine.....	1,965	864	-30	664	200	1,101	4,332	+37	39,170
Maryland.....	3,566	2,192	-3	1,105	1,087	1,374	7,946	+7	77,241
Massachusetts.....	3,961	3,246	+37	2,277	969	715	24,045	+12	374,892
Michigan.....	9,742	7,035	+3	5,239	1,796	2,707	43,782	+10	560,006
Minnesota.....	6,752	4,632	-5	2,181	2,451	2,120	9,447	-3	197,890
Mississippi.....	5,376	1,989	-25	1,494	495	3,387	19,597	+58	85,884
Missouri.....	3,611	2,586	-13	1,126	1,460	1,025	10,376	-3	205,014
Montana.....	2,990	1,693	-14	921	772	1,297	1,785	+1	33,450
Nebraska.....	3,760	1,564	+4	586	978	2,196	2,776	-18	40,085
Nevada.....	818	544	-10	303	241	274	521	-13	3,621
New Hampshire.....	2,039	1,535	-8	935	600	504	3,007	+65	36,675
New Jersey.....	4,547	4,209	-3	1,858	2,351	338	11,498	-8	226,436
New Mexico.....	13,384	12,925	+387	5,902	7,023	459	1,847	-30	84,001
New York.....	17,497	14,288	+9	6,009	8,279	3,209	65,314	+58	585,004
North Carolina.....	9,883	6,070	-20	2,944	3,126	3,813	19,775	+1	189,660
North Dakota.....	2,448	1,952	-40	727	1,225	496	1,791	-27	28,225
Ohio.....	9,182	6,742	-8	3,078	3,664	2,440	19,487	-7	440,927
Oklahoma.....	4,486	3,594	+12	558	3,036	892	7,781	+31	39,137
Oregon.....	3,985	2,569	-26	1,496	1,073	1,416	7,457	+28	82,117
Pennsylvania.....	10,803	6,591	-16	4,276	2,315	4,212	41,938	-11	1,253,222
Rhode Island.....	1,918	1,329	+27	729	600	589	2,833	-1	72,086
South Carolina.....	3,369	1,348	+20	537	811	2,021	14,976	+19	125,964
South Dakota.....	2,119	1,013	+15	413	600	1,106	1,587	-6	38,155
Tennessee.....	4,994	2,759	-13	1,795	964	2,235	7,991	-7	144,449
Texas.....	31,948	25,436	-19	6,867	18,569	6,512	39,874	+5	220,205
Utah.....	1,699	1,054	+4	250	804	645	2,178	+2	24,758
Vermont.....	1,114	690	-19	324	366	424	1,281	-1	17,531
Virginia.....	5,849	2,300	-41	1,383	917	3,549	11,254	+8	55,562
Washington.....	2,048	1,461	-28	456	1,005	587	5,480	-1	134,076
West Virginia.....	4,119	2,735	-1	1,721	1,014	1,384	6,107	-26	183,304
Wisconsin.....	7,734	4,847	-1	2,457	2,390	2,887	11,813	-5	134,470
Wyoming.....	1,307	626	-25	311	315	681	956	-3	6,652

¹ Adjusted for number of working days.

² The active file represents cases regarded by the employment office as actively seeking work. The files are cleared periodically by removal of cards of applicants who have not recently renewed their registrations. There is some variation from office to office and State to State in the frequency with which this is done. There is also some variation from State to State in the extent to which applicants for work relief are included in the active file.

³ Less than 1 percent.

Source: U. S. Department of Labor, U. S. Employment Service, Division of Standards and Research.

PUBLIC ASSISTANCE

BUREAU OF RESEARCH AND STATISTICS • DIVISION OF PUBLIC ASSISTANCE RESEARCH

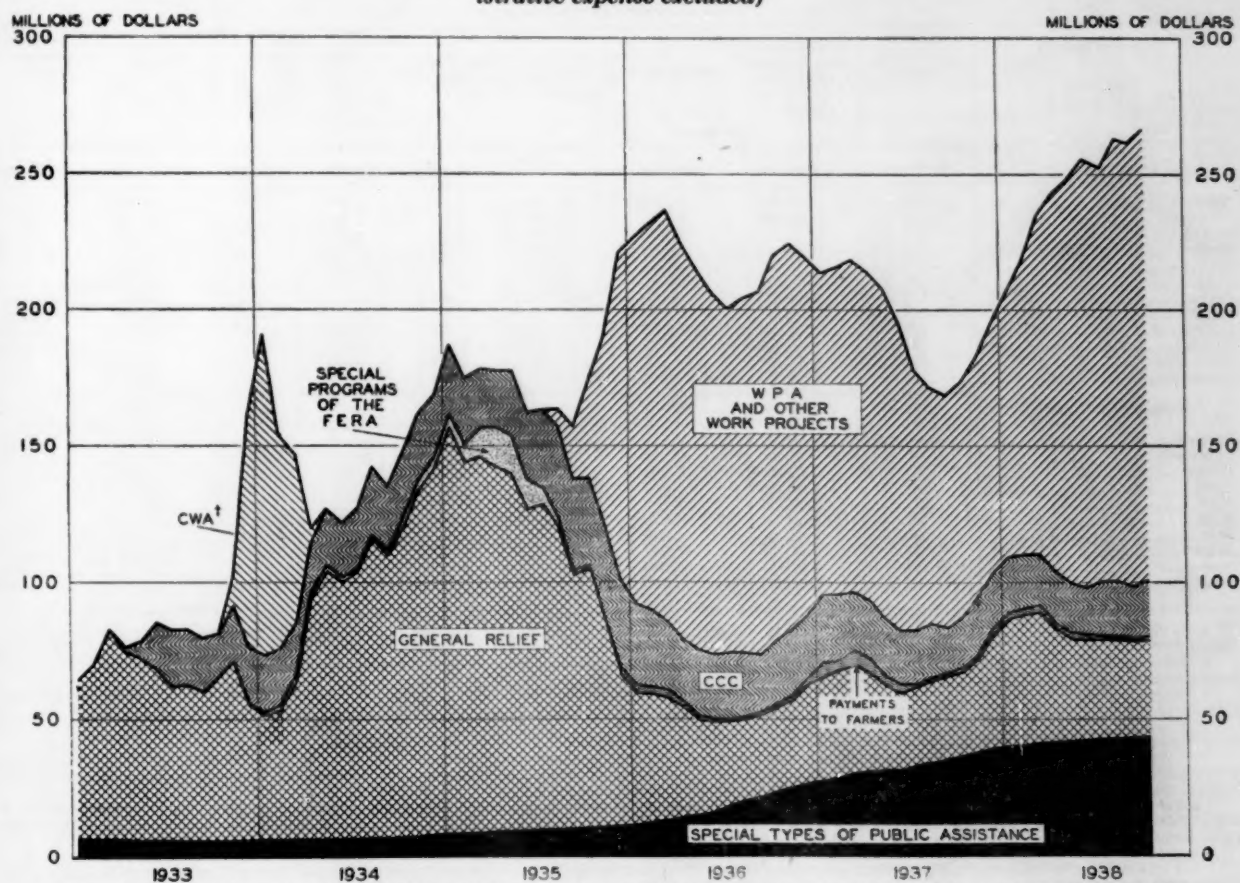
In October 1938 the total expenditures for public relief in the United States amounted to \$266.5 million. Almost three-fifths of this amount (\$155.5 million) was expended for earnings to persons in need of relief employed on work projects of the Works Progress Administration; for the same month last year about two-fifths of the total was expended for this type of relief. Payments to recipients of the special types of public assistance formed the next largest sum—\$43.8 million. This amount includes payments to recipients of old-age assistance, aid to dependent children, and aid to the blind both in States with plans approved by the Social Security Board and in those administering programs with no Federal participation. Payments for the special types of

assistance represented about one-sixth of the relief total for October 1938; in October 1937 the corresponding assistance was about one-fifth of the total. (See table 1.)

During October obligations incurred for general relief extended to cases amounted to \$35.1 million, or about one-eighth of the total relief bill. In October 1937 general relief was about one-sixth of the total relief bill. General relief consists of financial assistance extended in the form of cash, orders on vendors, commodities, and payments to landlords, physicians, nurses, or others who render services to the recipients. It may also include work relief on State or local work projects not under the WPA or other Federal agencies.

Adjusted earnings of the Civilian Conservation

Chart I.—All public relief in the continental United States, January 1933–October 1938 (transient care and administrative expense excluded)



†Represents earnings of persons previously receiving relief, estimated arbitrarily by the Works Progress Administration as 50 percent of the total obligations incurred for earnings from Federal funds under the Civil Works Program.

Corps (\$20.4 million) comprised 7.6 percent of the total amount spent in October 1938; in October 1937, the amount for this type of relief was 10.6 percent of the total. These adjusted earnings include cash allowances to persons enrolled, amounts spent for their clothing, shelter, subsistence, medical care, and certain other items.

Obligations incurred for student aid and work projects under the program of the National Youth Administration comprised 2 percent of the total relief bill in both October 1937 and 1938. Earnings of persons in need of relief on projects of Federal agencies other than the WPA, NYA, and CCC were less than 2 percent of the total relief bill in October 1938, as compared with almost 4 percent in October 1937. Payments to needy farmers under the Farm Security Administration comprised

less than 1 percent of the total in October of each year.

Percentage changes from September 1938 to October 1938 were very slight for the total relief bill, and for the three components which together comprise almost nine-tenths of the total—earnings of persons employed on work projects of the WPA, obligations incurred for payments to recipients of the special types of public assistance, and obligations incurred for relief extended to cases of general relief. The amount of obligations incurred for work projects of the NYA also showed only a slight change. The increase from September to October in the adjusted earnings of the CCC was 8.5 percent and in payments to needy farmers 21 percent. The large increase in the amount of student aid—more than 800 percent—coincided

Table 1.—All public relief in the continental United States, by months, January 1937–October 1938¹

[In thousands of dollars]

Year and month	All public relief extended to cases ²	Obligations incurred for—		Earnings of persons certified as in need of relief employed on work projects ³				Adjusted earnings of persons enrolled in Civilian Conservation Corps ⁴	Emergency subsistence payments to farmers ⁵
		Payments to recipients of special types of public assistance ³	General relief ⁴	Works Progress Administration	Other Federal agencies ⁶	National Youth Administration			
						Student aid	Work projects		
Total for 1937.....	\$2,334,749	\$397,953	\$408,493	\$1,100,267	\$94,026	\$24,288	\$28,183	\$245,643	\$35,896
January.....	213,815	27,813	37,810	103,922	8,652	2,967	2,682	24,485	5,484
February.....	215,400	28,888	39,171	105,188	8,183	3,227	2,830	24,158	3,785
March.....	218,475	30,270	39,679	106,804	8,804	3,316	2,812	21,238	5,552
April.....	214,012	31,140	36,002	104,969	9,286	3,347	2,780	21,228	5,290
May.....	207,818	31,702	30,845	104,088	10,141	3,642	2,690	21,039	3,671
June.....	195,743	31,472	28,421	98,810	9,945	1,992	2,511	19,356	3,236
July.....	177,939	33,032	29,170	85,825	7,505	-----	2,132	19,334	941
August.....	171,638	34,054	30,133	77,861	6,915	(9)	2,003	19,326	1,346
September.....	168,715	35,559	30,519	76,386	6,709	164	1,869	16,312	1,197
October.....	173,873	36,635	30,953	76,650	6,411	1,599	1,850	18,379	1,396
November.....	182,724	38,007	34,213	77,945	5,984	1,977	1,943	20,876	1,779
December.....	194,594	39,383	41,577	81,816	5,492	2,056	2,079	19,912	2,279
Total for 1938 (10 months).....	2,449,212	419,678	402,411	1,306,610	68,534	14,526	28,428	190,400	18,625
January.....	206,509	40,137	46,801	88,313	4,917	1,966	2,195	19,940	2,210
February.....	217,514	40,610	47,568	98,050	5,014	2,106	2,323	19,309	2,474
March.....	234,988	41,306	47,800	114,212	6,116	2,208	2,367	18,336	2,583
April.....	242,843	41,500	41,542	125,537	8,981	2,247	2,389	18,311	2,336
May.....	247,712	41,759	37,865	131,807	10,950	2,378	2,672	18,014	2,277
June.....	255,482	41,843	37,178	139,544	13,383	1,533	3,122	17,174	1,705
July.....	252,405	42,489	36,549	144,324	4,710	-----	3,210	19,848	1,275
August.....	263,574	42,883	36,273	154,899	4,713	6	3,370	20,334	1,096
September.....	261,702	43,330	35,672	154,424	4,709	194	3,394	18,767	1,212
October.....	266,481	43,821	35,102	155,500	5,040	1,800	3,385	20,367	1,466

¹ See *Social Security Bulletin*, Vol. 1, No. 6 (June 1938), p. 45, for information for 1933 and 1934; and Vol. 1, No. 9 (September 1938), p. 34, for information for 1935 and 1936.

² These figures do not represent the total cost of any program, because they do not include transient care, the cost of administration, and the cost of materials, equipment, and other items for work projects. Figures are partly estimated and subject to revision.

³ Figures represent payments from Federal, State, and local funds in States administering public assistance under the Social Security Act and payments from State and local funds only in States not participating under the act.

⁴ Figures for January–March 1937 from the WPA, Division of Statistics and Economic Research.

⁵ Figures from the WPA, Division of Statistics and Economic Research.

⁶ Includes earnings of persons employed on projects financed by the Emergency Relief Appropriation Acts of 1935, 1936, and 1937, and the Public Works Administration Extension Act of 1937; and, beginning July 1938, earnings of persons employed on Farm Security Administration projects and on projects of other Federal agencies operating with WPA allocations under the Emergency Relief Appropriation Act of 1937.

⁷ Figures estimated by the CCC by multiplying the average monthly number of persons enrolled by an average of \$70 per month. This average amount is based upon the amount of obligations incurred for cash allowances and for clothing, shelter, subsistence, and medical care of persons enrolled, and for certain other items.

⁸ Figures from the Farm Security Administration, Rural Rehabilitation Division, represent the amount of grant payments certified to farmers.

⁹ For administrative reasons, some payments which would have been certified in December 1936 and February 1937 were not certified until January and March 1937, respectively.

¹⁰ Less than \$1,000.

with the beginning of the fall term of many colleges.

From October 1937 to October 1938, obligations incurred increased for all classes of relief except that administered by "other Federal agencies" in which a decrease of 21.4 percent occurred. The largest increase, more than 100 percent, was in earnings of persons in need of relief on work projects of the WPA. Work projects of the NYA increased more than 80 percent for October 1938 as compared with the same month in 1937. The total for the special types of public assistance increased almost 20 percent and for general relief about 13 percent.

A recent release of the Department of Labor reveals the fact that there were substantial gains in nonagricultural employment in October. Approximately 250,000 additional workers were employed in mid-October as compared with mid-September, though the estimate for October 1938

was still substantially lower than that for October 1937. Employment of nonagricultural workers was larger by 900,000 in mid-October than it had been 4 months earlier. These figures do not include employees on work projects of the WPA and other Federal agencies or temporary employees in canneries. The Department of Labor release states that "The current gain in factory employment raised the preliminary October index (89.5) to a new high for the year, although it is 16.5 percent below the level of October 1937. The preliminary October pay-roll index (83.7) also registered a new high for 1938 but was 19.9 percent below the October 1937 level." According to a release of the Department of Commerce, expansion in general business activity continued during October 1938. The major gains occurred in automobile and steel production. Aggregate industrial output was but moderately lower than in October 1937.

Table 2.—Recipients of public relief in the continental United States, by months, January 1937–October 1938¹

[In thousands]

Year and month	Estimated unduplicated number receiving public relief		Recipients of special types of public assistance ²				Cases receiving general relief ³	Persons certified as in need of relief employed on work projects ⁴				Persons enrolled in Civilian Conservation Corps ⁵	Farmers for whom subsistence payments were certified ⁷
	Households	Persons in these households	Old-age assistance	Aid to dependent children		Aid to the blind		Works Progress Administration	Other Federal agencies ⁶	National Youth Administration			
				Families	Children					Student aid	Work projects		
1937													
January.....	5,500	18,100	1,150	166	411	47	1,659	2,034	171	417	177	350	* 335
February.....	5,400	17,800	1,200	171	422	47	1,723	2,033	163	427	181	345	* 229
March.....	5,500	18,100	1,257	178	437	48	1,681	2,018	164	440	184	303	* 323
April.....	5,400	17,400	1,296	183	451	49	1,563	1,989	176	442	184	303	300
May.....	5,200	16,400	1,327	189	464	49	1,393	1,926	183	424	177	301	218
June.....	5,000	15,600	1,290	193	473	50	1,288	1,754	175	249	166	277	191
July.....	4,700	14,200	1,392	196	482	50	1,269	1,522	124	-----	143	276	54
August.....	4,500	13,500	1,432	203	502	51	1,282	1,435	121	(⁶)	127	276	78
September.....	4,400	13,200	1,466	209	517	52	1,279	1,407	119	36	122	233	67
October.....	4,500	13,400	1,503	215	533	54	1,283	1,431	113	243	118	263	71
November.....	4,700	14,000	1,542	220	544	55	1,383	1,474	109	282	122	298	83
December.....	5,100	15,500	1,578	228	565	56	1,648	1,583	102	298	130	281	109
1938													
January.....	5,600	17,300	1,602	234	578	57	1,927	1,852	90	309	140	285	109
February.....	5,900	18,600	1,626	241	595	59	2,029	2,026	100	317	145	276	120
March.....	6,200	19,800	1,648	247	610	60	2,030	2,340	126	327	149	262	126
April.....	6,300	20,200	1,664	252	622	60	1,851	2,526	180	333	153	262	117
May.....	6,400	20,400	1,679	256	630	61	1,727	2,619	214	325	173	257	112
June.....	6,400	20,400	1,658	258	638	62	1,682	2,704	216	217	202	238	92
July.....	6,500	20,600	1,710	260	641	63	1,646	2,897	117	-----	207	284	67
August.....	6,500	20,900	1,720	266	652	64	1,608	2,981	90	2	210	290	60
September.....	6,600	21,200	1,735	269	660	65	1,549	3,111	94	44	213	268	66
October.....	6,600	21,300	1,751	270	661	65	1,520	3,139	97	275	212	291	76

¹ See *Social Security Bulletin*, Vol. 1, No. 6 (June 1938), p. 45, for information for 1933 and 1934; and Vol. 1, No. 9 (September 1938), p. 35, for information for 1935 and 1936. Figures do not include transient cases and are partly estimated and subject to revision.

² Includes not only recipients of public assistance under the Social Security Act but also recipients of similar types of assistance in States not administering aid under the act.

³ Figures for January–March 1937 from the WPA, Division of Statistics and Economic Research.

⁴ Figures from the WPA, Division of Statistics and Economic Research.

⁵ Includes persons employed on projects financed by the Emergency Relief Appropriation Acts of 1935, 1936, and 1937, and the Public Works Administration Extension Act of 1937; and, beginning July 1938, persons employed on Farm Security Administration projects and on projects of other Federal agencies operating with WPA allocations under the Emergency Relief Appropriation Act of 1938.

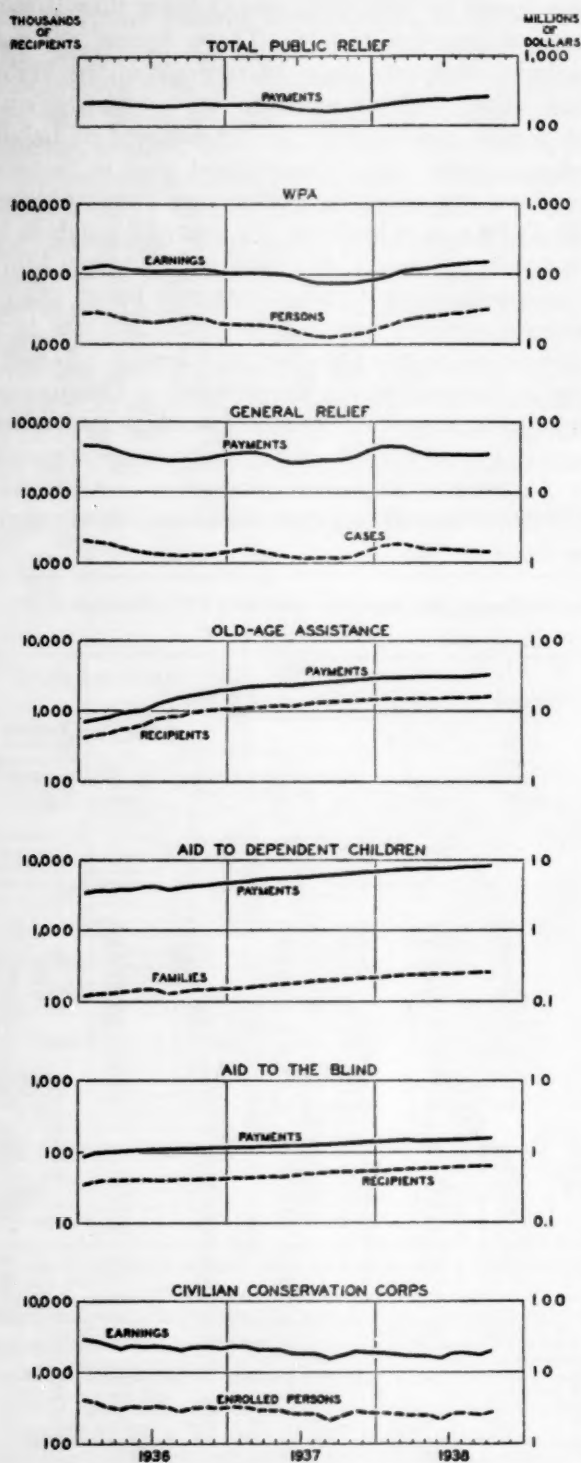
⁶ Figures are averages computed by the CCC.

⁷ Figures from the Farm Security Administration, Rural Rehabilitation Division, represent the number of emergency grant vouchers certified to farmers. Ordinarily only 1 grant voucher per farmer is certified per month.

⁸ For administrative reasons, some payments which would have been certified in December 1936 and February 1937 were not certified until January and March 1937, respectively.

⁹ Less than 1,000 persons.

Chart II.—Trend of public relief,¹ January 1936–October 1938 (semilogarithmic scale)



¹ Curves not shown for other Federal agencies, NYA, and FSA.

Trends in the number of recipients and in the amount of obligations incurred for payments to recipients for the principal types of aid—WPA, general relief, the three special types of public assistance, and CCC are shown in chart II. The period charted covers the 34 months from January 1936 through October 1938. The curves for the WPA, general relief, and the CCC show greater fluctuations than those for the three special types of public assistance which are less affected by seasonal factors and general economic conditions.

The number of households receiving one or more of the three special types of public assistance, or receiving general relief, or a combination of general relief and one or more of the special types of public assistance for October 1938 is shown in table 3. The total number of recipients of public assistance and of cases of general relief in the 12 reporting States was 311,241, an aggregate which represents 287,087 households. In other words, there were duplications amounting to 24,154, or 7.8 percent. The percent of duplication among the reporting States ranged from none in Arkansas to 15 percent in Washington. On the basis of the figures reported for the 12 States, it is estimated that in the continental United States in October 1938, there were 3.3 million households receiving one or more of the special types of public assistance and/or general relief.

From annual reports to the Social Security Board and from analyses made by other Federal agencies, it is possible to estimate the unduplicated count of households receiving any type of public relief and the number of persons in these households. The estimates for October 1938 are 6.6 million households, comprising 21.3 million persons. These represent increases from September of less than 0.5 percent in the number of persons, while the number of households remained unchanged.

GENERAL RELIEF

It is estimated that general relief amounting to \$35.1 million was extended to 1.5 million cases during October 1938. The "case" may represent a single person, a family, or a household. The amount of obligations does not include the expense of administering the program of general relief, nor does it include the cost of nonrelief items, of special programs, or of hospitalization and burials.

In the 40 States for which actual figures were reported there were 1.3 million cases, and the amount of obligations incurred for relief extended to cases during October amounted to \$31.2 million. Both the number of cases and amount of obligations incurred decreased from the preceding month by 1.3 percent.

In 19 of the 40 States there were decreases in both items. In North Carolina the number of cases declined 11.0 percent and the amount of obligations 11.5 percent. In 2 States, Michigan and New Mexico, the drop in the number of cases was more than 10 percent—12.9 and 14.3 percent, respectively. In Arkansas, there was a decrease in the amount of obligations of 45.2 percent.

In 17 States there were increases in both the number of cases and the amount of obligations. For the most part, these rises were not large—in only 3 States was the increase in either item more than 10 percent. North Dakota showed a 13-percent increase and Oregon a 12-percent increase in the number of cases; Wisconsin showed a 13-percent increase in the amount of obligations.

Three States and the District of Columbia had an increase either in obligations incurred or in cases aided. In none of these States was the decrease or increase as much as 7 percent.

For 35 States comparable data on general relief were available for October 1937 and October 1938. There were increases both in the number of cases receiving general relief and in the amount of

general relief extended to cases in 20 of the 35 States. The increases in both items were more than 50 percent in Alabama, Delaware, Maryland, and South Carolina. In Indiana and Michigan the rise in number of cases was more than 50 percent, and in Montana the rise in the amount of obligations incurred for general relief was more than 50 percent.

Declines in the number of cases receiving general relief and in the amount of obligations incurred for general relief extended to cases occurred in 13 States. In 3 of these States—New Mexico, North Dakota, and Washington—the declines in the amount of obligations were more than 50 percent. In the District of Columbia the decrease in number of cases was 52.1 percent and in the amount of obligations 49.0 percent.

Payments From General Relief Funds

In some States, agencies administering general relief provide assistance directly to cases and also make payments in behalf of cases from general relief funds. Direct assistance to cases includes payments in cash and payments in kind, such as orders to merchants or landlords for groceries, clothing, and rent, or orders on local commissaries. Assistance payments in behalf of cases include payments to persons other than cases for services, such as medical care, hospital care, and burials.

In some States, general relief funds may be

Table 3.—Number of households receiving one or more of the special types of public assistance in States with plans approved by the Social Security Board and/or general relief, and percentage of duplication in the case count for October 1938

State	Number of households receiving one or more of the special types of public assistance and/or general relief	Recipients of special types of public assistance and cases receiving general relief					Percentage of duplication in reported number of cases
		Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	General relief	
Total.....	287,087	311,241	182,229	46,765	5,803	76,444	7.8
1. Arizona.....	10,851	11,781	¹ 6,589	1,882	288	3,022	7.9
2. Arkansas.....	26,337	26,337	17,731	4,224	629	3,753	.0
3. Idaho.....	13,087	13,898	8,741	2,634	291	² 2,232	5.8
4. Louisiana.....	42,230	44,585	27,082	9,161	719	7,623	5.3
5. Maryland.....	29,536	34,089	17,205	7,419	622	8,843	13.4
6. New Mexico.....	6,550	6,591	3,763	1,454	200	³ 1,174	.6
7. North Dakota.....	12,106	13,570	7,720	1,141	115	4,594	10.8
8. South Carolina.....	29,292	29,681	22,306	3,816	839	⁴ 2,729	1.3
9. Utah.....	17,112	19,318	13,281	2,886	205	2,946	11.4
10. Washington.....	51,012	60,034	36,946	5,803	1,012	16,273	15.0
11. West Virginia.....	44,279	46,369	17,925	5,776	731	21,937	4.5
12. Wyoming.....	4,695	4,988	2,940	569	161	1,318	5.9

¹ Does not include 9 recipients under 65 years of age whose applications for old-age assistance under the State plan had not been approved.

² Does not include a relatively small number of cases receiving general relief from local funds.

³ Does not include 195 cases receiving aid from county indigent funds.

⁴ Does not include 35 cases receiving general relief administered by local public agencies.

used only for direct payments to cases. In these States, the services in behalf of cases may be provided from special funds, either by the agency administering general relief or by a separate agency. In other States, all medical care to public relief clients is provided in city or county hospitals, and such care is not paid for from general relief funds.

Because of the existence of varying practices in the States and because the amounts expended for hospital care and burials are usually large amounts and do not represent a continuing service to cases, these items are not included in the general relief figures published monthly in the Bulletin. These irregular items tend to distort the trend and the average payment per case. Similarly, the count of

Table 4.—General relief in the continental United States, by States, October 1938

[Data reported by State agencies, corrected to Nov. 25, 1938]

State	Number of cases receiving relief	Amount of obligations incurred for relief extended to cases ¹	Average per case	Percentage change			
				From September 1938 in—		From October 1937 in—	
				Number of cases	Amount of obligations	Number of cases	Amount of obligations
Total for continental United States ²	1,520,000	\$35,102,000					
Total for 40 States reporting actual figures.....	1,293,409	31,191,327	\$24.12	-1.3	-1.3	³ +17.3	⁴ +12.7
1. Alabama.....	2,490	22,699	9.12	+9	+5.4	+81.5	+60.5
2. Arizona.....	3,022	44,956	14.88	-4.6	-1.1	-5.2	+7.3
3. Arkansas.....	3,753	12,981	3.46	-7.9	-45.2	-2.2	-46.4
4. California.....	91,332	2,611,673	28.60	-9	-1.8	+23.4	+25.5
5. Connecticut.....	21,884	528,103	24.13	-3.6	-6.6	+49.9	+34.5
6. Delaware.....	2,402	40,280	16.77	+6.9	+7.2	+133.2	+126.8
7. District of Columbia.....	1,414	37,256	26.35	-1.6	+9	-52.1	-49.0
8. Florida.....	8,743	58,965	6.74	-3.3	-5.3	(⁵)	(⁵)
9. Georgia.....	6,990	45,280	6.48	+4	+3.9	-3.4	-3.9
10. Illinois.....	165,374	3,811,515	23.05	+7	+1.7	+10.7	+28.1
11. Indiana.....	49,531	604,237	12.20	+6	-3.4	+51.4	+37.8
12. Iowa.....	24,507	395,945	16.16	-3.0	-3	-8.7	-15.1
13. Kansas.....	16,955	216,317	12.76	+5.3	+2.9	+15.0	+8.9
14. Louisiana.....	7,623	102,689	13.47	+3.0	+3.4	+6.3	+4.0
15. Maine.....	10,239	217,353	21.23	+2.6	+6.5	(⁵)	(⁵)
16. Maryland.....	8,843	290,182	22.64	-2.2	-1.7	+56.1	+64.2
17. Massachusetts.....	60,884	1,608,988	26.43	-5.0	-7.5	+2.3	-4
18. Michigan.....	58,896	1,165,775	19.79	-12.9	-5.2	+55.2	+24.8
19. Minnesota.....	34,736	874,024	25.16	+3.7	+9.0	+13.1	+2.5
20. Mississippi.....	936	3,777	4.04	+6.0	-2.7	+37.6	+8.4
21. Missouri.....	31,251	337,790	10.81	+2.0	+6.3	-26.8	-20.0
22. Montana.....	4,990	76,380	15.31	+5	+2.2	+44.0	+54.6
23. Nebraska.....	7,308	94,937	12.99	+2.6	+3.5	(⁵)	(⁵)
24. Nevada.....	619	9,700	15.67	-4.9	+6	-25.1	-10.5
25. New Mexico.....	1,369	7,429	5.43	-14.3	-2.4	-44.2	-56.0
26. New York.....	290,416	9,691,051	33.37	-2.7	-1.4	+14.0	+9
27. North Carolina.....	4,825	26,333	5.46	-11.0	-11.5	-12.5	-13.8
28. North Dakota.....	4,594	67,906	14.78	+13.3	+8.4	-42.8	-52.5
29. Oregon.....	10,072	165,922	16.47	+12.0	+7.2	+44.0	+37.2
30. Pennsylvania.....	241,681	6,498,253	26.89	-9	-3.7	+46.5	+37.2
31. South Carolina.....	2,764	28,666	10.37	-2.4	-5.3	+469.9	+404.2
32. South Dakota.....	4,070	57,373	14.10	-6.7	-4	-19.9	-15.2
33. Texas.....	12,360	112,950	9.14	+4.0	+2.2	(⁵)	(⁵)
34. Utah.....	2,946	58,726	19.93	-2.5	-6	-12.8	-25.8
35. Vermont.....	2,694	60,423	22.43	+6.5	+2.7	+2.2	+3.8
36. Virginia.....	8,650	98,550	7.92	-5.2	-3.1	-37.5	-28.9
37. Washington.....	16,273	228,932	14.07	+1	+1.2	-45.4	-58.8
38. West Virginia.....	21,937	201,137	9.17	-9	-3	(⁵)	(⁵)
39. Wisconsin.....	42,718	773,748	18.11	+8.5	+12.8	+36.8	+14.5
40. Wyoming.....	1,318	22,132	16.79	-3.9	-9	+42.6	+41.7
Total for 9 States for which figures are estimated ⁶	226,700	3,911,000					
1. Colorado.....	11,000	164,000					
2. Idaho.....	2,600	31,000					
3. Kentucky.....	5,200	42,000					
4. New Hampshire.....	7,900	198,000					
5. New Jersey.....	71,100	1,684,000					
6. Ohio.....	84,800	1,426,000					
7. Oklahoma.....	30,800	117,000					
8. Rhode Island.....	9,600	236,000					
9. Tennessee.....	3,700	23,000					

¹ Obligations incurred from State and local funds. Administrative expense, nonrelief expense, and expense for special programs, hospitalization, and burials are not included.

² Partly estimated.

³ Percentage change for 34 States and the District of Columbia reporting comparable data for October 1937 and October 1938.

⁴ Comparable data for October 1937 are not available.

⁵ Estimated by the Social Security Board for all States except New Hampshire, Ohio, and Tennessee, for which estimates were made by the State agencies.

cases receiving general relief does not include cases receiving only hospitalization or burials.

Table 5 gives information for September 1938 on the total amount extended from general relief funds either to or in behalf of general relief cases in 16 States from which detailed reports are available. This table shows variations from State to State in the forms in which general relief is given, indicating differences in practices in the administration of general relief. It also indicates the volume of expenditures from general relief funds for services to cases.

Of the 16 States, 12 provide medical care, hospital care, and burials from general relief funds. Three States provide none of these services from general relief funds, but make special provision for them. One State, Louisiana, provides some medical services and burials from general relief funds, and hospital care from other funds.

The amounts reported for medical care do not

represent the total amount of obligations incurred for this service, because in some States medical care is provided from general relief funds in the form of salaries to physicians and nurses, and entries for their services are not made on the records of individual cases. In some instances, medical care is covered in the cash payment; that is, the client himself pays the doctor or nurse out of his cash allowance. The volume of medical care reported represents the amount of obligations incurred for direct payments to doctors, nurses, druggists, and others, which are chargeable to the record of the cases receiving such care.

Expenditures for hospital care may not represent the total amount of hospital care provided for general relief cases. In some counties within these States, hospital care is provided for persons on general relief in publicly financed hospitals, and such care is not charged to the financial record of the relief case.

Table 5.—Amount and percentage distribution of payments from general relief funds by type of relief given in 16 States, September 1938

State	Payments from general relief funds					
	Total 1	Payments to cases		Payments for services to cases for—		
		Cash	Kind	Medical care	Hospital care	Burials
Amount						
Arizona.....	\$45,464	\$28,089	\$17,375	(7)	(7)	(7)
Arkansas.....	23,706	23,706	-----	(7)	(7)	(7)
California.....	2,678,209	2,179,657	442,273	\$37,401	\$9,741	\$7,137
District of Columbia.....	36,937	36,349	588	(7)	(7)	(7)
Illinois.....	3,956,516	2,372,628	1,207,182	205,725	153,341	17,640
Indiana.....	742,278	-----	549,810	70,005	104,339	12,124
Kansas.....	246,372	32,674	125,531	32,056	28,866	7,245
Louisiana.....	99,546	99,120	-----	216	(7)	210
Nebraska.....	115,371	2,867	66,883	21,976	17,611	6,034
North Dakota.....	87,725	11,332	29,716	21,620	21,138	3,919
Oregon.....	170,999	55,437	88,536	10,818	14,404	1,804
Utah.....	60,180	41,618	17,300	132	524	606
Washington.....	261,591	6,805	211,090	8,215	32,677	2,804
West Virginia.....	237,235	164,164	15,311	22,209	28,468	7,083
Wisconsin.....	749,027	59,273	571,877	54,731	56,052	7,094
Wyoming.....	28,008	5,976	14,337	2,021	3,634	2,040
Percent of total						
Arizona.....	100.0	61.8	38.2	-----	-----	-----
Arkansas.....	100.0	100.0	-----	-----	-----	-----
California.....	100.0	81.4	16.5	1.4	0.4	0.3
District of Columbia.....	100.0	98.4	1.6	-----	-----	-----
Illinois.....	100.0	60.0	30.5	5.2	3.9	.4
Indiana.....	100.0	-----	74.1	10.2	14.1	1.6
Kansas.....	100.0	21.4	51.0	13.0	11.7	2.9
Louisiana.....	100.0	99.6	-----	.2	-----	.2
Nebraska.....	100.0	2.5	58.0	19.0	15.3	5.2
North Dakota.....	100.0	12.9	33.9	24.6	24.1	4.5
Oregon.....	100.0	32.4	51.8	6.3	8.4	1.1
Utah.....	100.0	69.2	28.7	.2	.9	1.0
Washington.....	100.0	2.6	80.7	3.1	12.5	1.1
West Virginia.....	100.0	69.2	6.4	9.4	12.0	3.0
Wisconsin.....	100.0	7.9	76.3	7.3	7.5	1.0
Wyoming.....	100.0	21.3	51.2	7.2	13.0	7.3

¹ The totals for all States, except Arizona, Arkansas, and District of Columbia, are not comparable with the totals in table 4, *Social Security Bulletin*, Vol. 1, No. 11 (November 1938), p. 51, because they include payments for hospital care and burials.

² This service not provided from general relief funds.

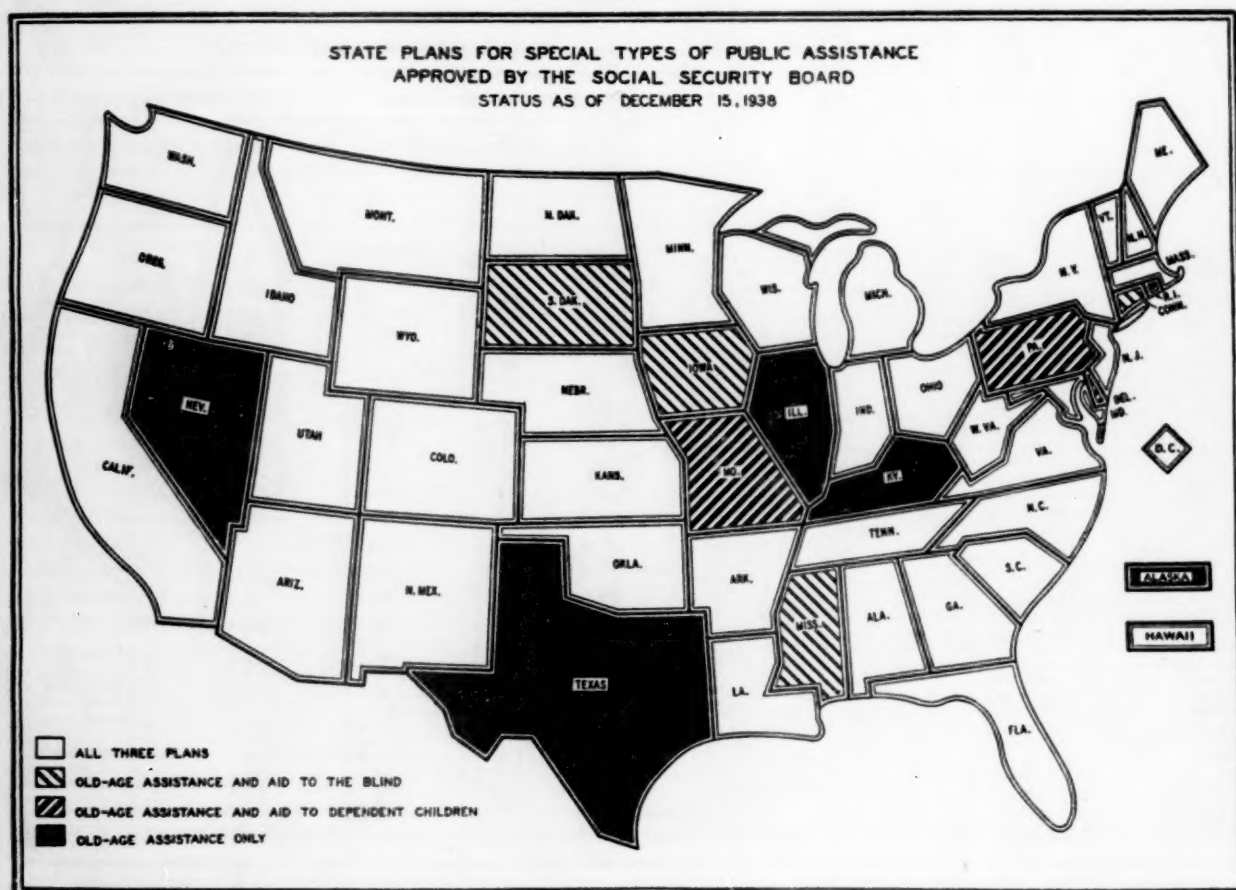
Comparison of the amounts expended for different types of payments in the 16 States reveals differences in State practices. In Arkansas, for example, all general relief is paid in cash from State funds, and these cash payments may be used by the recipient for medical service. In this State, however, medical care is usually given in the form of hospital care, which is paid for out of a special appropriation. Payments for burials are made by county judges from funds earmarked for burials of recipients.

In Indiana, on the other hand, the administration of general relief rests on the township officials whose policy is to pay all relief in kind, either in the form of grocery orders or, in a few instances, in the form of goods from commissaries. Medical care, hospital care, and burials are all provided from general relief funds.

Kansas, Nebraska, North Dakota, and Wyoming, in addition to providing medical and hospital care and burials for regular general relief cases,

also provide these services to recipients of the special types of public assistance who are also approved as general relief cases to receive these services from general relief funds. In these four States, more than one-fourth of the total payments from general relief funds during September was paid to persons other than general relief cases for services. In Nebraska, however, burials of recipients of old-age assistance are paid from old-age assistance funds. In Wyoming, the amount expended for medical care is understated, because the Department of Public Welfare provides doctors' and nurses' services on a contract basis, and the cost of these services is not chargeable to individual cases.

In the 16 States 54 percent of the total relief from general relief funds during September was dispensed in the form of cash. Payments in kind represent 35 percent of total expenditures in the 16 States. The remainder represented payments in behalf of cases for services. In



Washington 81 percent of all relief from general relief funds was given in kind.

Certain States included in this tabulation reported no expenditures from general relief funds for medical care, hospital care, or burials. These services are provided from special funds. In Arizona, for example, medical care is separated from the State general relief program and is administered by the county boards of supervisors from special county medical funds; hospital care for all types of assistance cases in Arkansas, as previously explained, is paid from a special appropriation earmarked for that purpose. In the District of Columbia burials are provided for, in all but exceptional cases, from special funds.

SPECIAL TYPES OF PUBLIC ASSISTANCE

In October 1938 obligations incurred for payments to recipients of the special types of public assistance in the 48 States, the District of Columbia, Alaska, and Hawaii amounted to \$43.9 million. This sum, which includes payments under plans approved by the Social Security Board and payments under State laws without Federal financial participation, was 19.6 percent greater than the total amount expended for these types of aid in October 1937. The proportions of the total accounted for by each of the three special types of public assistance altered only

Table 6.—Special types of public assistance in States with plans approved by the Social Security Board, by months, February 1936–October 1938¹

[Data reported by State agencies, corrected to Nov. 15, 1938]

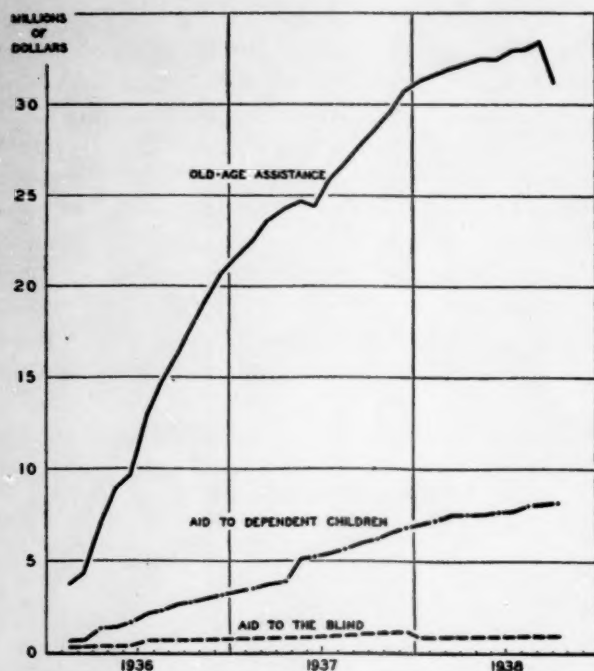
Year and month	Recipients				Obligations incurred for payments to recipients ²			
	Old-age assistance	Aid to dependent children ³		Aid to the blind	Total	Old-age assistance	Aid to dependent children ³	Aid to the blind
		Families	Children					
Total for 1936 (11 months).....					\$163,466,270	\$135,925,760	\$21,671,270	\$5,969,240
February.....	247,421	26,670	68,915	12,054	4,644,154	3,752,455	604,962	286,737
March.....	294,075	27,446	70,300	13,099	5,292,303	4,335,522	641,168	315,613
April.....	471,100	56,952	141,552	16,376	8,807,061	7,087,664	1,334,345	385,052
May.....	563,240	61,500	152,082	16,641	10,782,622	8,977,539	1,405,943	399,140
June.....	603,710	69,664	175,144	17,571	11,710,049	9,651,969	1,634,648	423,432
July.....	785,667	89,372	223,001	26,500	15,783,748	13,030,934	2,106,224	646,590
August.....	804,481	83,999	215,024	26,901	17,886,014	14,890,365	2,332,124	663,525
September.....	896,849	91,738	233,795	27,478	19,539,255	16,238,120	2,617,830	683,305
October.....	971,162	105,312	267,016	27,981	21,435,063	17,953,719	2,776,529	704,815
November.....	1,032,649	109,166	277,198	28,456	22,971,245	19,291,619	2,956,849	722,777
December.....	1,103,841	111,914	284,591	28,969	24,614,756	20,715,854	3,160,648	738,254
Total for 1937.....					382,774,905	310,458,427	61,324,095	10,992,383
January.....	1,148,099	117,761	299,757	29,417	25,680,053	21,596,532	3,333,145	750,376
February.....	1,197,950	122,456	310,488	30,117	26,737,637	22,457,263	3,503,164	787,110
March.....	1,255,574	128,090	325,060	30,993	28,110,114	23,575,495	3,746,579	787,740
April.....	1,294,468	134,907	341,083	31,594	29,008,790	24,314,066	3,896,532	795,192
May.....	1,325,664	145,498	366,689	33,734	30,657,022	24,705,663	4,105,776	846,683
June.....	1,290,709	171,410	421,837	35,042	30,627,677	24,413,199	5,239,877	874,531
July.....	1,393,628	175,022	431,626	37,253	32,148,444	25,826,354	5,399,014	923,078
August.....	1,434,233	182,850	452,568	38,624	33,185,212	26,612,223	5,625,035	947,954
September.....	1,468,366	193,696	480,561	40,133	34,831,769	27,859,085	5,938,848	1,033,536
October.....	1,504,992	199,334	495,452	41,204	35,910,634	28,653,932	6,199,639	1,057,063
November.....	1,543,577	204,464	508,419	42,567	37,299,507	29,667,015	6,543,274	1,089,218
December.....	1,579,896	211,721	526,609	43,752	38,661,246	30,746,600	6,794,942	1,119,704
Total for 1938 (10 months).....					407,312,807	322,066,424	76,257,955	8,988,428
January.....	1,604,634	218,010	541,231	33,625	39,063,472	31,278,435	6,994,658	810,579
February.....	1,628,264	224,738	557,615	35,192	39,548,196	31,497,762	7,203,725	846,709
March.....	1,650,406	231,003	572,588	36,429	40,239,542	31,862,950	7,505,102	871,490
April.....	1,666,527	236,246	585,202	37,244	40,544,013	32,155,827	7,510,818	877,368
May.....	1,681,874	240,076	594,013	38,161	40,804,667	32,400,425	7,519,324	884,018
June.....	1,661,078	243,425	603,341	38,829	40,889,417	32,361,262	7,621,853	906,302
July.....	1,713,263	245,138	607,230	39,576	41,541,380	32,937,487	7,675,869	928,024
August.....	1,722,581	252,323	621,446	40,184	41,953,023	33,026,158	7,985,565	941,300
September.....	1,737,743	255,221	629,691	40,977	42,402,094	33,372,418	8,073,583	950,093
October.....	1,641,151	256,255	630,625	41,391	40,307,003	31,173,700	8,167,458	965,945

¹ Federal funds were first made available to the States for February 1936. Figures include relatively small numbers of cases eligible under State laws for whom no Federal funds may be expended and amounts of payments to individuals in excess of amounts which can be matched from Federal funds. No figures are included in any month for any State not administering Federal funds.

² Includes estimates for Hawaii for June 1937–May 1938.

³ Amount of obligations incurred for payments to recipients from Federal, State, and local funds; administrative expense and expense for hospitalization and burials are not included. Prior to July 1937, obligations incurred for assistance in kind and for payments to persons other than recipients for rendering services to recipients are not included.

Chart III.—Public assistance in States with plans approved by the Social Security Board, February 1936–October 1938



slightly between October 1937 and October 1938. In October 1938 aid to the aged accounted for 76.9 percent of total payments, aid to dependent children 19.4 percent, and aid to the blind 3.7 percent. In October 1937, the total was distributed as follows: aid to the aged 78.1 percent, aid to dependent children 17.9 percent, and aid to the blind 4 percent.

Of the October 1938 total of \$43.9 million, \$40.3 million, or 91.8 percent, was disbursed under plans approved by the Social Security Board. Of this amount \$31.2 million was expended for payments to 1.6 million recipients of old-age assistance; \$8.2 million for payments to 256,300 families in behalf of 630,600 dependent children; and \$965,800 for payments to 41,400 recipients of aid to the blind.

As of December 15, 1938, there were 135 approved plans of a possible 153 for the three special types of public assistance in the 51 jurisdictions. The Social Security Board had approved plans for old-age assistance in 51 jurisdictions, plans for aid to dependent children in 42 jurisdictions, and plans for aid to the blind in 42 jurisdictions. Federal funds were again made available to Ohio for old-age assistance from

November 1, 1938, following the suspension of Federal financial participation during October. As of December 15, plans had been approved by the Social Security Board for all three special types of public assistance in 38 jurisdictions; for old-age assistance and aid to the blind in 4; for old-age assistance and aid to dependent children in 4; and, in the remaining 5, for old-age assistance only. (See map.)

Old-Age Assistance

October payments for old-age assistance under the Social Security Act were 6.6 percent below payments for September as a result of the fact that payments to the needy aged in Ohio were made without Federal participation. Federal funds have, however, been made available to Ohio for November, and total payments for old-age assistance under the Social Security Act for November may be expected to show a substantial increase in comparison with October.

In the group of 50 jurisdictions which made payments under approved plans for both October and September there were slight increases in the number of recipients and amount of obligations incurred. Only a few States reported either increases or decreases from September to October of more than 5 percent for either the number of recipients or amount of assistance. In Arkansas a shortage of State funds necessitated the reduction of October payments. The amount of obligations incurred for October was, as a result, 51.0 percent below the amount of payments for September, whereas the number of recipients decreased only 1.3 percent. Indiana reported increases in the number of recipients and amount of payments of 6.0 percent and 6.4 percent, respectively. The age limit in Indiana was reduced from 70 to 65 years in July 1938, but this broadening of the eligible group was not reflected in the monthly data on recipients and payments until September and October. In Mississippi the amount of obligations incurred for October represented an increase of 9.9 percent from September, whereas the number of recipients increased only 3.8 percent. Since July 1938, when a substantially larger State appropriation became available, the monthly percentage increase in the amount of payments for old-age assistance in Mississippi has been well above the monthly percentage increase in the number aided. The

Table 7.—Old-age assistance in States with plans approved by the Social Security Board, by regions and States, October 1938

[Data reported by State agencies, corrected to Nov. 15, 1938]

Region ¹ and State	Number of recipients	Amount of obligations incurred for payments to recipients ²	Average per recipient	Percentage change				Number of recipients per 1,000 estimated ³ population 65 and over
				From September 1938 in—		From October 1937 in—		
				Number of recipients	Amount of obligations	Number of recipients	Amount of obligations	
Total.....	1,641,151	\$31,173,700	\$19.00	+1.0	+1.3	+15.9	+16.8	*217
Region I:								
Connecticut.....	15,122	402,252	26.60	+9	+3.9	+7.7	+9.7	129
Maine.....	12,182	253,590	20.81	—8	—4	(7)	(7)	142
Massachusetts.....	73,212	2,058,656	28.12	+1.5	+2.2	+17.0	+20.4	222
New Hampshire.....	3,856	88,336	22.91	+9	+1.6	+9.9	+13.6	*73
Rhode Island.....	6,296	118,283	18.79	—5	—2	+20.2	+25.3	140
Vermont.....	5,273	76,177	14.45	+1.2	+2.5	+5.0	+11.0	135
Region II:								
New York.....	108,644	2,615,043	24.07	+1	+2.4	+7.4	+9.9	137
Region III:								
Delaware.....	2,581	27,901	10.81	—8	—9	—11.2	—10.7	123
New Jersey.....	26,971	514,883	19.09	+6	+1.2	+8.7	+16.2	108
Pennsylvania.....	88,958	1,891,833	21.27	(7)	+1	—5.0	—8.5	*143
Region IV:								
District of Columbia.....	3,241	81,696	25.27	(10)	+1	+17.4	+20.9	77
Maryland.....	17,205	301,282	17.51	+6	+7	+11.2	+12.7	157
North Carolina.....	31,193	288,806	9.26	+1.6	+1.7	+109.4	+112.6	211
Virginia.....	11 4,770	11 39,848	11 8.35	+14.3	+18.3	(7)	(7)	31
West Virginia.....	17,025	246,711	13.76	—1	—1	—4.0	—7.4	216
Region V:								
Kentucky.....	43,128	390,003	8.81	+2.3	+1.9	+7.0	—5.2	234
Michigan.....	68,889	1,192,436	17.31	+8	—2	+22.5	+13.0	238
Region VI:								
Illinois.....	123,078	2,252,393	18.30	(11)	+5	+2.4	+12.8	246
Indiana.....	49,139	805,562	16.39	+6.0	+0.4	+10.2	+23.1	170
Wisconsin.....	42,482	867,860	20.43	+1.2	+1.7	+15.0	+18.7	193
Region VII:								
Alabama.....	15,599	149,803	9.60	+1.6	+3.9	+18.8	+5	143
Florida.....	31,908	444,025	13.92	+2.7	+1.8	+83.2	+60.2	338
Georgia.....	35,176	310,654	8.83	+1.5	+9	+115.3	+88.4	253
Mississippi.....	17,996	121,381	6.74	+3.8	+9.9	+13.9	+71.9	201
South Carolina.....	22,306	160,371	7.19	+1.7	+4.7	+234.7	+112.2	314
Tennessee.....	22,599	299,040	13.23	—7	—8	+190.2	+193.0	148
Region VIII:								
Iowa.....	49,879	988,714	19.82	+1.3	+1.3	+18.5	+47.4	228
Minnesota.....	64,462	1,305,075	20.25	+4	+1.0	+3.7	+7.2	331
Nebraska.....	26,631	411,883	15.47	+7	+2.3	+3.9	+15.8	272
North Dakota.....	7,720	132,782	17.20	+2	+5	+8.4	+12.3	214
South Dakota.....	16,010	321,339	20.07	+6	+5	+53.2	+67.1	381
Region IX:								
Arkansas.....	17,731	74,832	4.22	—1.3	—51.0	—6.9	—56.9	183
Kansas.....	21,172	306,818	18.74	+1.9	+4.1	+131.7	+148.2	144
Missouri.....	73,142	1,329,955	18.18	+9	+2.4	—1.1	+39.7	*234
Oklahoma.....	64,949	987,382	15.20	(12)	+2	—4.6	—2.7	546
Region X:								
Louisiana.....	27,082	273,122	10.08	+1.7	+2.1	+15.6	+17.4	319
New Mexico.....	3,763	41,816	11.11	—2	(13)	+9.1	+5.3	232
Texas.....	113,342	1,566,540	13.82	+8	+1.0	—2	+7	398
Region XI:								
Arizona.....	13 6,598	13 171,510	25.99	+1.3	+1.5	+58.9	+67.2	13 388
Colorado.....	14 37,417	14 1,081,663	28.91	+5	+4.2	+23.6	—10.3	14 466
Idaho.....	8,741	188,286	21.54	+4	+4	+9.6	+6.9	301
Montana.....	12,415	253,430	20.41	+5	+5	+12.6	+11.3	400
Utah.....	13,281	270,098	20.34	+7	+7	+30.5	+2.7	492
Wyoming.....	2,940	63,345	21.55	+4	+1.0	+3.9	+6.0	301
Region XII:								
California.....	123,734	4,008,326	32.39	+1.1	+1.1	+38.8	+34.8	269
Nevada.....	2,053	54,438	26.52	+1.4	+1.2	+145.3	+127.2	342
Oregon.....	18,603	395,890	21.28	+1.2	+1.3	+45.5	+44.5	224
Washington.....	36,946	816,705	22.11	+1.5	+1.4	+4.6	+4.4	296
Territories:								
Alaska.....	1,045	28,546	27.32	+6	+1.2	+81.1	+90.1	261
Hawaii.....	1,706	22,208	12.58	+3	+8	+31.6	+25.4	177

¹ Social Security Board administrative regions.

² Obligations incurred from Federal, State, and local funds; administrative expense and expense for hospitalization and burials are not included.

³ Estimated with the advice of the U. S. Bureau of the Census as of July 1, 1938.

⁴ Comparison for 47 States, the District of Columbia, Alaska, and Hawaii with approved plans for September and October 1938.

⁵ Comparison for 45 States, the District of Columbia, Alaska, and Hawaii with approved plans for October 1937 and October 1938.

⁶ Adjustments have been made for grants covering 2 or more eligible individuals for Alabama, Florida, Kentucky, Louisiana, Maryland, Michigan, Mississippi, New Mexico, Oregon, West Virginia, Wyoming, and Hawaii.

⁷ Not administering old-age assistance under an approved plan for October 1937.

⁸ Minimum age under State plan is 70 years, but rate is based on population 65 and over.

⁹ Decrease of less than 0.1 percent.

¹⁰ No change.

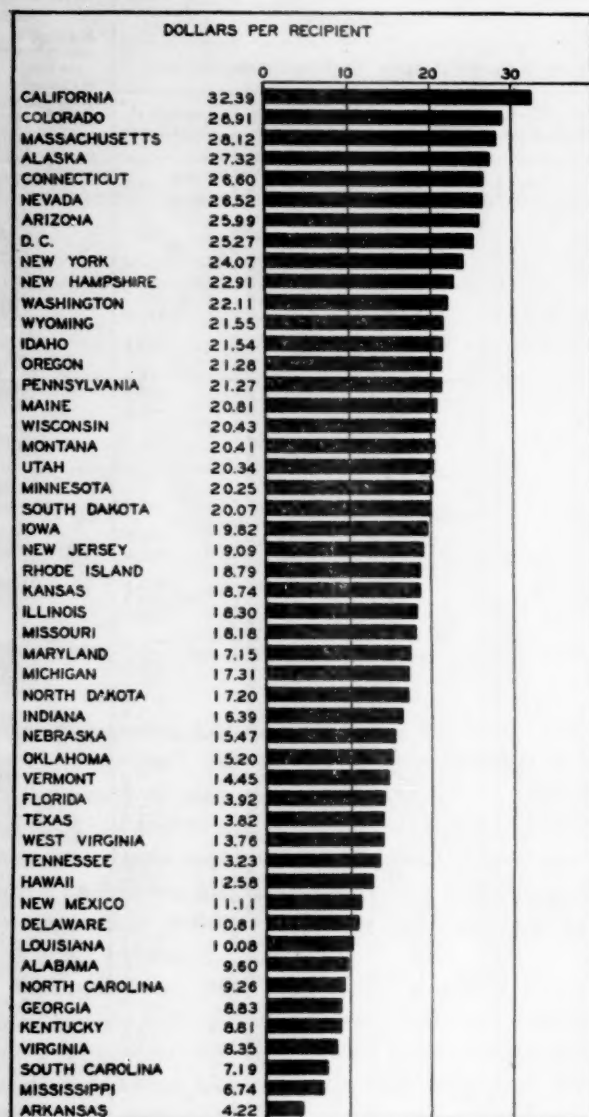
¹¹ Preliminary figures, subject to revision.

¹² Increase of less than 0.1 percent.

¹³ Includes \$190 incurred from State and local funds for payments to 9 recipients under 65 years of age. Rate per 1,000 does not include these recipients.

¹⁴ Includes \$84,156 incurred for payments to 2,952 recipients 60 but under 65 years of age. Rate per 1,000 does not include these recipients.

Chart IV.—Average monthly payment per recipient of old-age assistance in States with plans approved by the Social Security Board, October 1938



largest percentage increase from September to October—14.3 percent in the number of recipients and 18.3 percent in the amount of payments—occurred in Virginia, which first made payments under a plan approved by the Social Security Board for September of this year.

Forty-eight jurisdictions (45 States, the District of Columbia, Alaska, and Hawaii) made payments under the Social Security Act for October 1937 and October 1938. In these jurisdictions the number of recipients increased 15.9 percent over the 1-year period, and the amount

of obligations 16.8 percent. The largest percentage increases from October 1937 to October 1938 occurred in States in which the old-age assistance programs under the Social Security Act had been in the initial stages of operation in October 1937. Increases in the number of recipients ranged between 100 and 200 percent in Georgia, Kansas, Nevada, North Carolina, and Tennessee and exceeded 200 percent in South Carolina. In all these States except Georgia the amounts of payments likewise more than doubled from October 1937 to October 1938. Kansas, Nevada, and South Carolina first made payments under approved plans for August 1937; and Georgia, North Carolina, and Tennessee for July 1937.

In Arkansas, Delaware, Oklahoma, Pennsylvania, and West Virginia the number of recipients and amount of payments for October 1938 were less than the corresponding figures for October 1937. The amount of obligations incurred for October 1938 in Arkansas was 56.9 percent below the amount for October 1937. Missouri and Texas reported fewer recipients for October 1938 than for October 1937, and Colorado and Kentucky reported smaller amounts of payments.

Chart IV shows the amount of the average payment per recipient in the 50 jurisdictions making payments under approved plans in October 1938. In 1 State the average payment per recipient for October was under \$5, in 7 States between \$5 and \$9.99, in 8 States and Hawaii between \$10 and \$14.99, in 12 States between \$15 and \$19.99, in 13 States between \$20 and \$24.99, in 5 States, the District of Columbia, and Alaska between \$25 and \$29.99, and in 1 State the average payment was \$32.39.

Aid to Dependent Children

From September to October small increases occurred in the number of families receiving aid to dependent children, the number of children in whose behalf aid was received, and in the amount of obligations incurred in the 42 jurisdictions administering aid to dependent children under plans approved by the Social Security Board.

The largest percentage increases from September to October occurred in Florida, Missouri, and Virginia. In Florida both the number of families aided and the amount of payments increased

Table 8.—Aid to dependent children in States with plans approved by the Social Security Board, by regions and States, October 1938

[Data reported by State agencies, corrected to Nov. 15, 1938]

Region ¹ and State	Number of recipients		Amount of obligations incurred for payments to recipients ²	Average per family	Percentage change						Number of recipients per 1,000 estimated ³ population under 16
	Families	Children			From September 1938 in—			From October 1937 in—			
					Number of recipients		Amount of obligations	Number of recipients		Amount of obligations	
					Families	Children		Families	Children		
Total.....	256,255	630,625	\$8,167,458	\$31.87	+0.9	+0.7	+1.4	+28.2	+26.8	+31.5	21
Region I:											
Maine.....	1,321	3,456	49,416	37.41	— .5	— .8	— .2	+7.7	+6.5	+8.2	15
Massachusetts.....	9,062	22,170	537,502	59.31	+ .5	+ .2	+3.5	+29.8	+23.3	+30.2	20
New Hampshire.....	344	928	13,379	38.89	(⁴)	— .4	+1.2	— 2.5	— 7.1	— .3	7
Rhode Island.....	1,004	2,747	47,924	47.73	+2.3	+2.3	+2.0	+17.4	+11.2	+8.4	15
Vermont.....	344	1,053	8,321	24.18	+ .6	+2.4	+2.8	— 4.7	+32.1	+28.2	10
Region II:											
New York.....	33,984	68,450	1,659,977	48.85	+1.6	+1.4	+2.7	+30.8	+26.4	+44.1	22
Region III:											
Delaware.....	472	1,102	14,417	30.54	— 1.7	— 2.1	— 1.7	+8.3	+7.0	+9.7	16
New Jersey.....	10,813	24,298	316,141	29.24	+1.3	+1.2	+1.3	+1.0	+ .4	+3.3	22
Pennsylvania.....	17,215	42,196	589,110	34.22	— 1.4	— 1.5	— 1.3	+4.1	— .2	+1.5	14
Region IV:											
District of Columbia.....	1,082	3,284	49,728	45.96	— 1.3	— 2.0	— 2.1	— 10.1	— 6.0	— 2.7	26
Maryland.....	7,419	20,270	233,346	31.45	+ .7	+ .2	— .7	+21.9	+17.0	+21.4	45
North Carolina.....	7,471	20,445	113,521	15.19	+ .9	(⁵)	+ .9	+184.2	+152.2	+170.2	16
Virginia.....	7,589	22,213	11,925	20.25	+17.8	+19.9	+31.4	(⁶)	(⁶)	(⁶)	3
West Virginia.....	5,776	16,762	122,791	21.26	+1.0	+ .5	+ .7	+16.1	+13.7	+12.6	26
Region V:											
Michigan.....	12,062	28,143	458,371	38.00	— 1.6	— 1.7	+4.4	+7.4	+6.6	+12.1	21
Ohio.....	10,796	* 31,055	430,755	39.90	— .3	— .4	+ .6	+7.6	+14.3	+19.1	* 18
Region VI:											
Indiana.....	14,753	31,156	402,707	27.30	+ .9	+ .6	+ .7	+38.9	+32.3	+33.5	34
Wisconsin.....	10,370	* 24,407	353,309	36.96	+ .8	+1.0	+4.0	+12.0	+13.1	+19.6	* 30
Region VII:											
Alabama.....	5,462	16,155	69,225	12.67	— 4.6	— 4.3	— 32.1	+13.4	+13.6	+6.0	16
Florida.....	11,119	18,384	3,622	30.44	+395.8	+351.8	+373.5	(⁷)	(⁷)	(⁷)	1
Georgia.....	4,506	12,163	95,156	21.12	+1.3	+1.0	+ .8	+126.8	+116.9	+111.9	12
South Carolina.....	3,816	11,256	53,500	14.02	+4.0	+4.6	+6.0	+394.9	+386.9	+234.6	16
Tennessee.....	10,038	27,164	184,503	18.38	— .8	— 1.1	— .8	+105.0	+87.8	+107.6	29
Region VIII:											
Minnesota.....	6,318	* 16,030	224,273	35.50	+3.2	+3.2	+4.5	+33.7	+33.1	+60.1	* 22
Nebraska.....	4,439	11,024	108,575	24.46	+1.4	+1.0	+1.9	+7.2	+3.9	+22.7	27
North Dakota.....	1,141	3,557	38,824	34.03	+4.3	+4.8	+4.7	(⁸)	(⁸)	(⁸)	15
Region IX:											
Arkansas.....	4,224	11,770	22,873	5.42	— 2.6	— 1.4	— 51.2	— 14.0	— 11.6	— 55.2	17
Kansas.....	4,444	10,650	131,748	29.65	+2.2	+1.7	+4.0	+143.2	+118.1	+161.1	21
Missouri.....	6,526	16,252	199,499	30.57	+12.8	+11.5	+11.7	(⁹)	(⁹)	(⁹)	16
Oklahoma.....	15,222	35,228	210,298	13.82	+ .8	+ .6	+1.5	+18.0	+17.4	+39.9	43
Region X:											
Louisiana.....	9,161	26,097	191,936	20.95	+2.2	(¹⁰)	+2.4	+15.5	+15.0	+22.1	38
New Mexico.....	1,454	4,204	26,061	17.92	— 1.0	— .9	+ .1	+26.1	+23.5	+7.6	29
Region XI:											
Arizona.....	1,882	5,587	62,048	32.97	+ .9	+ .8	+1.0	+38.5	+38.3	+39.5	44
Colorado.....	3,778	9,755	116,307	30.79	+2.2	+1.6	+1.8	+16.0	+14.1	+16.3	33
Idaho.....	2,634	6,231	69,444	26.36	+ .9	+1.0	+1.0	+17.5	+15.8	+19.3	40
Montana.....	2,059	4,823	58,039	28.19	+1.5	+1.3	+1.5	+46.4	+42.8	+48.8	32
Utah.....	2,886	7,130	90,734	31.44	+1.9	+1.9	+3.8	+19.1	+19.2	+14.5	41
Wyoming.....	569	1,444	17,559	30.86	— 1.0	+1.0	+ .3	— 10.1	— 8.6	— 7.8	21
Region XII:											
California.....	12,540	* 30,971	497,356	39.66	+1.0	+ .7	+1.1	+20.3	+20.7	+34.8	* 23
Oregon.....	1,497	3,316	57,234	38.23	+2.5	+2.3	+4.0	+64.9	+59.1	+88.4	14
Washington.....	5,803	13,033	167,176	28.81	— .7	— .4	+ .1	— 7.1	— 2.6	— 9.5	33
Territory:											
Hawaii.....	860	3,046	28,829	33.32	— .3	— .2	— .2	+3.6	+3.6	— 0.4	22

¹ Social Security Board administrative regions.

² Obligations incurred from Federal, State, and local funds; administrative expense and expense for hospitalization and burials are not included.

³ Estimated with the advice of the U. S. Bureau of the Census as of July 1, 1938.

⁴ Comparison for 38 States, the District of Columbia, and Hawaii with approved plans for October 1937 and October 1938.

⁵ No change.

⁶ Increase of less than 0.1 percent.

⁷ Preliminary figures, subject to revision.

⁸ Not administering aid to dependent children under an approved plan for October 1937.

⁹ Includes an unknown number of children 16 years of age and over.

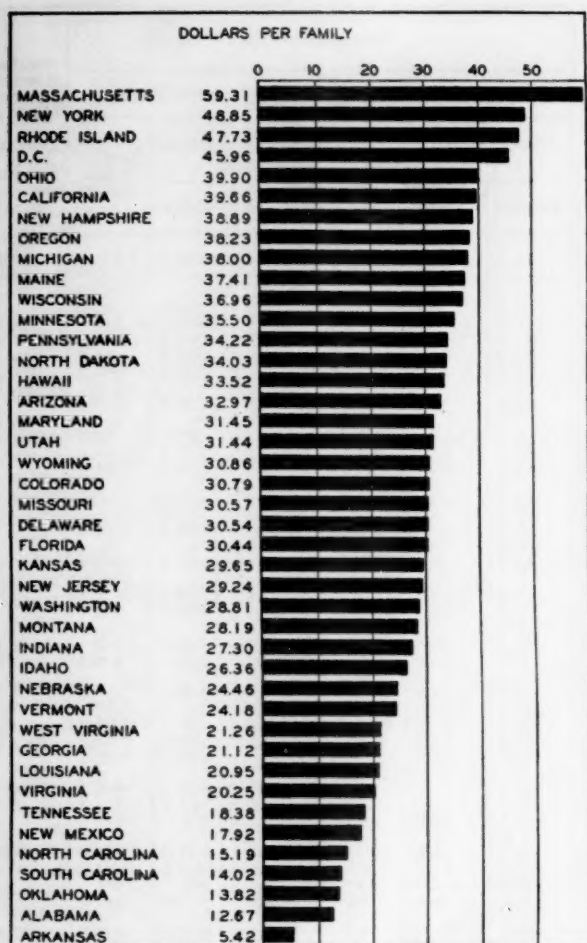
¹⁰ Does not include aid to dependent children administered by county governments to recipients not yet approved for aid under the State plan.

¹¹ In addition, in 75 counties payments amounting to \$12,830 were made from local funds without Federal participation to 750 families in behalf of 1,860 children under the State mothers' pension law. It is possible that a large number of the families receiving aid from this source for October also received aid under the State plan for aid to dependent children approved by the Social Security Board.

¹² Not computed, because figures for October 1937 are too small for comparison.

¹³ Federal funds available, but no payments were made for October 1937.

Chart V.—Average monthly payment per family receiving aid to dependent children in States with plans approved by the Social Security Board, October 1938



almost four-fold. September 1938 was the first month for which Florida made payments under an approved plan. The increases in Missouri—12.8 percent in the number of families and 11.7 percent in the amount of obligations incurred—reflect the growth of a program which had been in operation for less than a year. Missouri first made payments for aid to dependent children under the Social Security Act for January 1938. In Virginia, 17.8 percent more families received assistance for October than for September, and the amount of payments increased 31.4 percent. October was the second month for which Virginia made payments under a plan approved by the Social Security Board.

In Alabama and Arkansas, large percentage decreases in the amount of obligations incurred were

accompanied by relatively small declines in the numbers of families and children receiving assistance. The decline of 32.1 percent in the amount of payments in Alabama was attributable to the exhaustion of additional State funds which had been made available for aid to dependent children for the quarter ended September 30, 1938. In Arkansas, only 50 percent of budget deficits could be met in October because of a shortage of State funds. The amount of obligations incurred, therefore, declined 51.2 percent in October as compared with September.

In the 40 jurisdictions which made payments under the Social Security Act for October of both 1937 and 1938, the number of families receiving aid to dependent children increased 28.2 percent, the number of children aided 26.8 percent, and the amount of payments 31.5 percent. For 12 States the increases in the number of families aided and in the amount of payments exceeded 25 percent. The largest percentage increases were recorded for Georgia, Kansas, North Carolina, South Carolina, and Tennessee—States in which payments under the Social Security Act were first made in either July or August 1937.

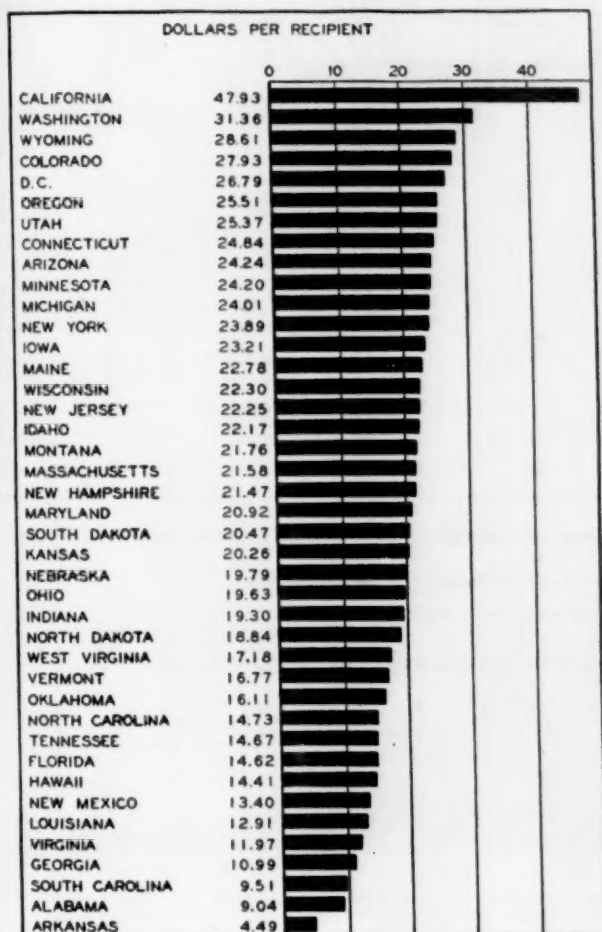
Four States—Arkansas, New Hampshire, Washington, and Wyoming—and the District of Columbia aided fewer families and incurred smaller amounts of obligations for payments in October 1938 than in October 1937. The largest percentage decreases—14.0 percent in the number of families aided and 55.2 percent in the amount of payments—occurred in Arkansas. In Vermont the amount of obligations incurred for payments for October 1938 was 28.2 percent above the amount of payments for October 1937, although the number of families aided decreased 4.7 percent. In Hawaii, more families received aid for October 1938 than for October 1937, but the amount of obligations incurred declined 9.4 percent over the 12-month period.

The average payment per family in each of the 42 jurisdictions making payments under approved plans for October 1938 is shown in chart V. In 1 State the average payment per family for October was less than \$10, in 6 States between \$10 and \$19.99, in 12 States between \$20 and \$29.99, in 18 States and Hawaii between \$30 and \$39.99, in 2 States and the District of Columbia between \$40 and \$49.99, and in 1 State the average payment per family was \$59.31.

Aid to the Blind

The number of recipients of aid to the blind and the amount of obligations incurred in the 41 jurisdictions making payments for this type of aid under the Social Security Act increased slightly from September to October 1938. Mississippi had an approved plan for aid to the blind during October, but Federal funds did not become available until November 1. In only four States was the percentage change in either the number aided or the amount of payments from September to October greater than 5 percent. In Virginia the number of recipients increased 12.5 percent, and the amount of payments 13.5 percent. September was the first month for which Virginia made payments under an approved plan. Kansas and South Carolina each reported an increase of 6.2 percent in the amount of obligations incurred.

Chart VI.—Average monthly payment per recipient of aid to the blind in States with plans approved by the Social Security Board, October 1938



In Arkansas a shortage of State funds resulted in a decline of 50.7 percent in the amount of payments made during October.

Thirty-five jurisdictions administered aid to the blind under plans approved by the Social Security Board in both October 1937 and October 1938. In these jurisdictions the number of recipients was 23.5 percent greater for October 1938 than for October 1937, and the monthly amount of obligations incurred increased 22.4 percent over the year. Percentage increases of 25.0 percent or more in both the number of recipients and amount of payments were recorded for eight States and the District of Columbia. The largest percentage increases occurred in Georgia, Kansas, South Carolina, and Tennessee, all of which first made payments under the Social Security Act for either July or August 1937. In Arkansas, Utah, and Vermont substantial percentage decreases occurred in both the number aided and the amount of payments. In Arkansas the decrease in the amount of obligations incurred was 55.5 percent.

Chart VI shows the average payment per recipient in each of the 41 jurisdictions making payments for aid to the blind for October 1938. In 1 State the average payment per recipient for October was less than \$5, in 2 States between \$5 and \$9.99, in 7 States and Hawaii between \$10 and \$14.99, in 7 States between \$15 and \$19.99, in 16 States between \$20 and \$24.99, in 4 States and the District of Columbia between \$25 and \$29.99, and in 2 States the average payment exceeded \$30.

State Programs Without Federal Participation

For October 1938 only one State—Ohio—made payments for old-age assistance without Federal participation. In Ohio 112,300 recipients received payments amounting to approximately \$2,584,000. It is estimated that aid to dependent children amounting to about \$347,000 was received by 14,100 families in behalf of 33,000 children in seven States administering this type of assistance without Federal participation. These States were Connecticut, Illinois, Iowa, Kentucky, Nevada, South Dakota, and Texas. In five States—Illinois, Missouri, Nevada, Pennsylvania, and Rhode Island—which made payments for aid to the blind from State and/or local funds only, it is estimated that 23,600 blind persons received assistance amounting to approximately \$663,000.

Table 9.—Aid to the blind in States with plans approved by the Social Security Board, by regions and States, October 1938

[Data reported by State agencies, corrected to Nov. 15, 1938]

Region ¹ and State	Number of recipients	Amount of obligations incurred for payments to recipients ²	Average per recipient	Percentage change				Number of recipients per 100,000 estimated ³ population
				From September 1938 in—		From October 1937 in—		
				Number of recipients	Amount of obligations	Number of recipients	Amount of obligations	
Total ⁴	41,391	\$965,845	\$23.33	+1.0	+1.0	+23.5	+22.4	43
Region I:								
Connecticut.....	93	2,310	24.84	(⁵)	(⁵)	(⁷)	(⁷)	8
Maine.....	1,240	28,242	22.78	+5	+6	+9.2	+15.2	145
Massachusetts.....	1,096	23,647	21.58	+1	+3	+11.7	+27.7	35
New Hampshire.....	298	6,397	21.47	+7	+4	+4.6	+10.1	55
Vermont.....	136	2,281	16.77	-7	-7	-18.1	-11.6	36
Region II:								
New York.....	2,568	61,821	23.89	+3	+1.7	+22.2	+32.6	30
Region III:								
New Jersey.....	598	13,304	22.25	+2.0	+1.8	+15.9	+18.5	14
Region IV:								
District of Columbia.....	219	5,866	26.79	+1.4	+1.9	+30.4	+36.5	35
Maryland.....	622	13,010	20.92	+1.1	+1.3	+3.8	+6.8	37
North Carolina.....	1,983	29,202	14.73	+1	+4	+27.0	+35.0	57
Virginia.....	289	3,459	11.97	+12.5	+13.5	(⁶)	(⁶)	11
West Virginia.....	731	12,556	17.18	+7	+8	-7	-3.6	59
Region V:								
Michigan.....	641	15,390	24.01	+2.1	+4.6	+13.5	+13.4	13
Ohio.....	3,920	76,961	19.63	-2	-4	+4.3	+10.9	58
Region VI:								
Indiana.....	2,464	47,551	19.30	+7	+8	+16.3	+22.0	71
Wisconsin.....	1,966	43,839	22.30	+3	+6	-2	+1.4	67
Region VII:								
Alabama.....	467	4,223	9.04	-4	+2.8	+54.1	+32.4	15
Florida.....	2,038	29,786	14.62	+4.2	+4.2	(⁶)	(⁶)	123
Georgia.....	1,188	13,059	10.99	+1.5	+8	+120.0	+93.2	39
South Carolina.....	830	7,892	9.51	+2.3	+6.2	+22.2	+133.8	44
Tennessee.....	1,448	21,240	14.67	-7	-7	+259.4	+259.6	50
Region VIII:								
Iowa.....	1,243	28,854	23.21	+1.6	+1.8	(⁶)	(⁶)	49
Minnesota.....	730	17,668	24.20	+2.7	+4.1	+46.6	+95.6	28
Nebraska.....	597	11,815	19.79	-7	+6	+9.9	+14.2	44
North Dakota.....	115	2,167	18.84	-9	-2	(¹¹)	(¹¹)	16
South Dakota.....	210	4,299	20.47	+1.4	+1.3	(⁶)	(⁶)	30
Region IX:								
Arkansas.....	629	2,821	4.49	-1.1	-50.7	-9.9	-55.5	31
Kansas.....	934	18,922	20.25	+4.6	+6.2	+597.0	+622.2	50
Oklahoma.....	2,028	32,676	16.11	-4	-1.2	+8.7	+5.2	80
Region X:								
Louisiana.....	719	9,280	12.91	+2.7	+2.6	+80.7	+70.1	34
New Mexico.....	200	2,680	13.40	-1.0	-9	+13.6	-1.2	47
Region XI:								
Arizona.....	288	6,980	24.24	-3	+6	+17.1	+22.9	70
Colorado.....	607	16,956	27.93	+1.3	+8	+5.9	+7.7	57
Idaho.....	291	6,452	22.17	+3.2	+3.3	+8.2	+4.8	59
Montana.....	80	1,741	21.76	(⁶)	(⁶)	(⁶)	(⁶)	13
Utah.....	205	5,201	25.37	-2.4	-1.6	-16.7	-15.5	39
Wyoming.....	161	4,607	28.61	+1.3	+1.5	-3.6	-9.5	69
Region XII:								
California.....	5,988	286,988	47.93	+1.6	+1.5	+20.7	+20.8	97
Oregon.....	430	10,969	25.51	-7	-3	+2.6	+4.1	42
Washington.....	1,012	31,739	31.36	+1.0	+9	+7.0	-2.8	61
Territory:								
Hawaii.....	60	994	14.41	(⁶)	(⁶)	(¹²)	(¹²)	17

¹ Social Security Board administrative regions.

² Obligations incurred from Federal, State, and local funds. Administrative expense and expense for hospitalization and burials are not included.

³ Estimated by the U. S. Bureau of the Census as of July 1, 1937.

⁴ Plan for Mississippi approved; Federal funds available for November 1938.

⁵ Comparison for 33 States, the District of Columbia, and Hawaii, with approved plans for October 1937 and October 1938.

⁶ Not computed, because figures for September 1938 are too small for comparison.

⁷ Connecticut had an approved plan for aid to the blind for October 1937 but did not request Federal funds.

⁸ Preliminary figures, subject to revision.

⁹ Not administering aid to the blind under an approved plan for October 1937.

¹⁰ Does not include aid to the blind administered by county governments to recipients not yet approved for aid under the State plan.

¹¹ Not computed, because figures for October 1937 are too small for comparison.

¹² Federal funds available, but no payments were made for October 1937.

RELIEF IN URBAN AREAS FOR SEPTEMBER 1938

During September the total relief bill in 116 urban areas for public and private general relief, for the special types of public assistance, and for earnings of persons in need of relief employed on work projects of the Works Progress Administration amounted to \$122 million.

September was the first month since August 1937 in which the total amount expended for these types of relief in the urban areas declined in comparison with the previous month. The decrease of 2.1 percent from August to September 1938 was attributable primarily to the decline in the amount of WPA earnings. This decline of \$1.9 million, or 2.4 percent, was the first since November 1937. General relief payments from public funds declined about \$900,000, or 3.3 percent; the amounts of obligations incurred for old-age assistance, aid to dependent children, and aid to the blind were slightly larger for September than for August.

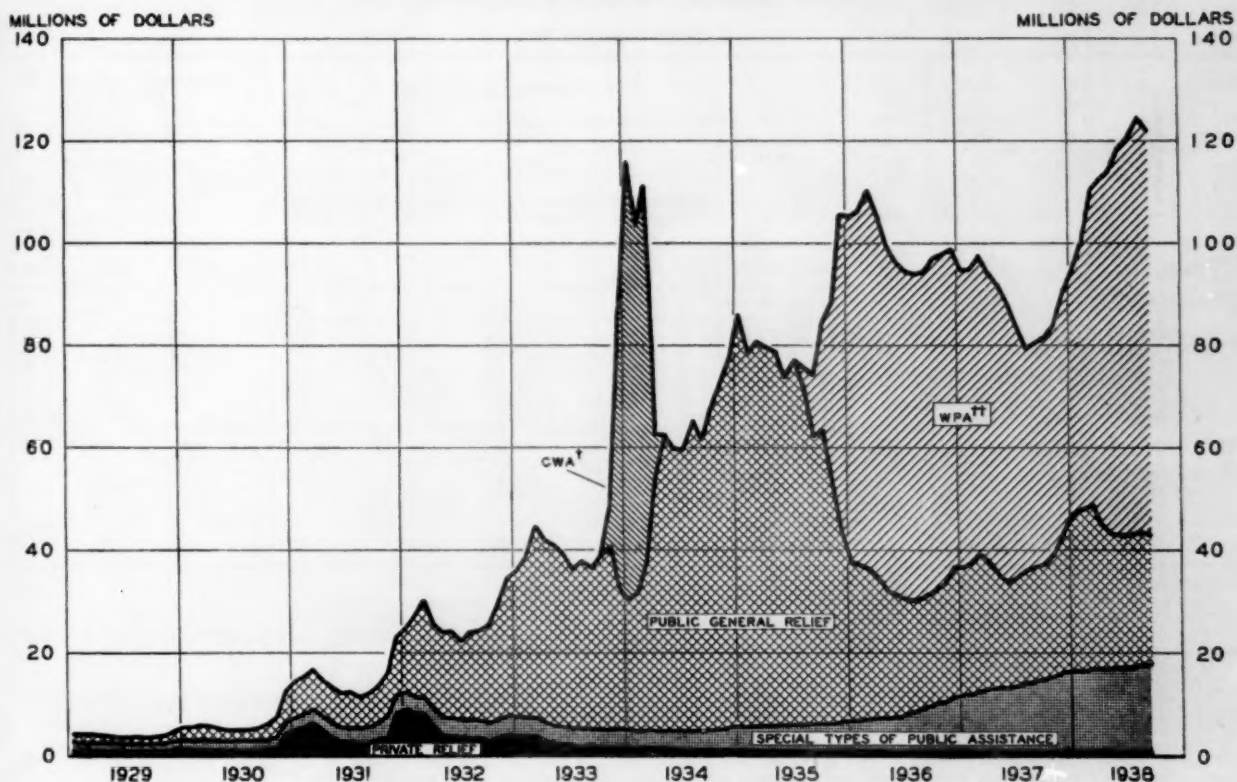
According to the 1930 census, the population of

the 116 urban areas comprised 37.0 percent of the total population of the continental United States. In September 1938, public relief disbursed in these urban areas comprised 51.9 percent of the total amount of obligations incurred in the country as a whole for the types of aid included in the series.

Data for the urban series do not include relief earnings under work projects of Federal agencies other than the WPA, the National Youth Administration, and the Civilian Conservation Corps; but it is reasonable to assume that the distribution of relief indicated above would not be materially altered by the inclusion of data for these other programs.

Persons in urban areas receive the largest share of general relief from public funds. In September 70.7 percent of the total amount of general relief extended from public funds in the United States was distributed in the 116 selected urban areas. More than half of the total earnings of persons in need of relief employed on work projects of the

Chart I.—Relief in 116 urban areas in the United States, January 1929–September 1938



†Earnings under Civil Works Administration of all persons employed under the program including the administrative staff.

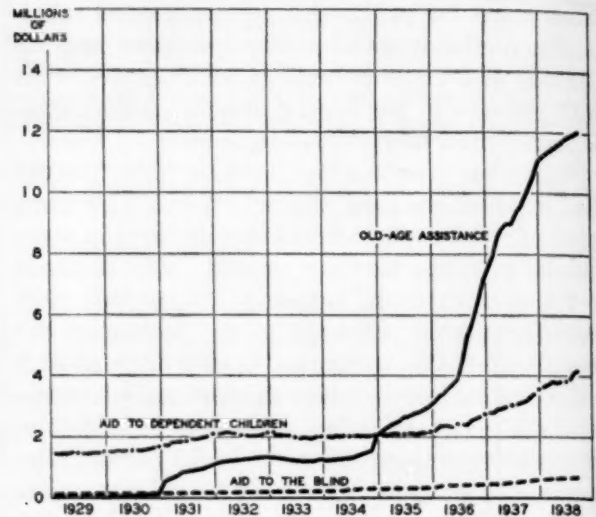
††Earnings under Works Progress Administration of persons employed on projects within the areas and certified as in need of relief.

WPA was earned on projects in these urban areas. The amount of obligations incurred for the 3 special types of public assistance in the 116 urban

Type of public relief	Amount of relief from public funds, September 1938 (In thousands of dollars)		
	Total for continental United States	116 urban areas	
		Amount	Percent of total
Total.....	\$233,202	\$121,143	51.9
Special types of public assistance.....	43,330	16,944	39.1
Old-age assistance.....	33,322	12,066	36.2
Aid to dependent children.....	8,392	4,192	50.0
Aid to the blind.....	1,616	686	42.5
General relief.....	35,448	25,068	70.7
Works Progress Administration.....	154,424	79,131	51.2

areas comprised 39.1 percent of the total expended in the United States. Of the total amounts of obligations incurred for these types of assistance, old-age assistance in the urban areas accounted or 36.2 percent of the national total, aid to de-

Chart II.—Special types of public assistance in 116 urban areas in the United States, January 1929–September 1938



pendent children represented 50 percent, and aid to the blind 42.5 percent.

Table 1.—Relief in 116 urban areas: Cases aided, amount of relief,¹ percentage change, and percentage distribution by type of administrative agency, September 1938

[Corrected to Nov. 19, 1938]

Type of administrative agency	Number of cases ²	Amount of relief	Percentage change from—				Percentage distribution of relief in—		
			August 1938		September 1937		September 1938 ³	August 1938 ³	September 1937 ³
			In number of cases	In amount of relief	In number of cases	In amount of relief			
Total.....	(4)	¹ \$121,959,784	(5)	-2.1	(6)	+52.3	100.0	100.0	100.0
Public agencies.....	(4)	⁷ 121,128,959	(5)	-2.2	(6)	+52.9	99.3	99.4	98.9
General relief ⁴	903,914	25,053,925	-3.1	-3.3	+19.0	+12.7	20.5	20.8	27.8
Special types of assistance ⁵	627,512	16,944,459	+3.3	+7.7	+18.4	+22.7	13.9	13.5	17.2
Old-age assistance.....	503,759	12,066,093	+2.2	+8.8	+17.3	+20.1	9.9	9.6	12.5
Aid to dependent children.....	102,086	4,192,177	+1.0	+7.7	+23.6	+31.4	3.4	3.3	4.0
Aid to the blind.....	21,667	686,189	+9.9	+8.8	+20.8	+19.7	.6	.6	.7
WPA earnings ⁶	(11)	79,130,575	(11)	-2.4	(11)	+83.2	64.9	65.1	53.9
Private agencies ¹²	(4)	⁷ 830,825	(5)	+3.3	(6)	-3.7	.7	.6	1.1
Nonsectarian agencies.....	19,011	337,154	-.6	+1.9	-1.4	-11.2	.3	.3	.5
Jewish agencies.....	6,288	158,860	+1.7	+9.9	+6.6	-.2	.1	.1	.2
Catholic agencies.....	9,724	181,225	+9.9	+4.1	-9.6	+9.9	.2	.1	.2
Salvation Army.....	5,062	31,022	+3.8	-16.9	+2.3	-5.7	(12)	(12)	(12)
Other private agencies.....	8,233	122,564	+15.4	+16.8	+12.7	+9.6	.1	.1	.2

¹ Obligations incurred from Federal, State, and local funds; administrative expense is not included.

² Case figures incomplete, since certain agencies reporting the amount of relief failed to report the number of cases aided.

³ Percentages in this column are based on figures which include estimates amounting to less than 0.2 percent of the total.

⁴ The total number of cases aided by public and private agencies or by either group separately cannot be obtained by adding the figures shown in this column, since in an unknown number of instances cases are receiving relief from more than 1 type of agency.

⁵ Includes estimates amounting to \$175,378.

⁶ Percentage change not computed. For further explanation see footnote 4.

⁷ It should be noted that public agencies administered \$622 of private funds while private agencies administered \$14,329 of public funds, so that the total amounts contributed from public and private sources, respectively, were \$121,142,666 and \$817,118.

⁸ Includes direct and work relief and statutory aid to veterans administered on the basis of need.

⁹ Includes data for States administering plans under the Social Security Act and for States not participating under the act.

¹⁰ Earnings of persons employed on work projects of the WPA within the area and certified as in need of relief for all pay-roll periods ended during the month. Figures are not available for these areas for earnings of persons employed on projects other than those of the WPA.

¹¹ Figures not available.

¹² Includes direct and work relief and aid to veterans.

¹³ Less than 0.1 percent.

Table 2.—Relief in 116 urban areas: Amount of relief,¹ sources of funds, and percentage change, by cities, September 1938

[Corrected to Nov. 19, 1938]

State and city	Territory included	Total	Public funds						Private funds ²	Percentage change in total from—	
			Total	General relief ³	Old-age assistance ⁴	Aid to dependent children ⁵	Aid to the blind ⁶	Works Progress Administration earnings ⁷		August 1938	September 1937
Alabama:											
Birmingham.....	County.....	\$663,441	\$663,368	\$3,434	\$16,642	\$35,156	\$384	\$605,552	\$73	+0.8	+131.1
Mobile.....	do.....	159,612	159,222	1,021	7,794	1,554	144	148,709	390	+5.3	+129.4
California:											
Los Angeles.....	do.....	5,429,166	5,403,309	1,339,653	1,602,288	164,376	140,520	2,156,472	25,857	— .6	+22.0
Oakland.....	do.....	1,345,861	1,342,666	163,585	228,714	46,238	21,742	832,387	3,195	—2.2	+41.6
Sacramento.....	do.....	258,221	256,909	37,780	97,737	17,910	6,854	96,628	* 1,312	—6.2	+54.5
San Diego.....	do.....	663,444	662,918	109,842	199,733	19,125	8,640	325,578	526	+1.1	+8.3
San Francisco.....	do.....	1,373,946	1,656,740	284,478	294,388	43,751	21,633	1,012,496	* 17,206	—8.2	+27.9
Colorado: Denver.....	do.....	752,542	750,320	57,249	253,851	37,984	3,106	368,130	2,222	—3.0	+18.6
Connecticut:											
Bridgeport.....	City.....	548,164	545,946	57,420	25,995	7,397	193	* 454,941	* 2,218	+1.8	+109.4
Hartford.....	do.....	297,286	282,867	60,440	44,791	7,907	* 547	169,182	* 14,419	+3.3	+47.7
New Britain.....	do.....	126,617	125,239	18,806	10,551	3,725	51	93,106	378	+6.2	+94.2
New Haven.....	do.....	741,669	737,990	70,841	44,686	9,342	605	* 612,426	3,679	+10.7	+105.3
Delaware: Wilmington.....	County.....	201,890	197,584	34,940	16,038	9,368	—	137,238	* 4,306	—1.8	+70.4
District of Columbia: Washington.....	City.....	814,766	800,384	37,380	81,777	50,792	5,759	624,676	* 14,382	—1.1	+75.2
Florida:											
Jacksonville.....	County.....	337,125	336,256	6,309	42,980	4,500	2,678	279,789	869	+ .4	+128.9
Miami.....	do.....	156,726	152,199	5,693	38,012	6,670	1,994	99,830	4,527	—5.7	+100.3
Georgia: Atlanta.....	do.....	746,623	742,225	23,971	33,142	18,354	1,927	664,831	4,398	+4.1	+131.3
Illinois:											
Chicago.....	do.....	10,363,423	10,285,298	2,654,287	932,726	74,625	71,396	* 6,652,264	78,128	—3.3	+73.1
Springfield.....	do.....	286,860	284,449	53,344	31,378	1,450	4,079	164,198	2,411	+2.7	+77.2
Indiana:											
Evansville.....	do.....	389,737	389,181	38,392	24,001	16,069	1,396	309,323	556	+4.7	+122.7
Fort Wayne.....	do.....	314,711	313,058	16,862	24,861	19,772	1,351	250,512	1,653	+1.3	+131.7
Indianapolis.....	do.....	1,179,851	1,175,086	103,685	91,402	62,866	6,139	908,994	* 6,765	+6.2	+75.3
South Bend.....	do.....	393,512	393,104	32,975	22,508	16,455	963	320,203	708	—2.0	+110.0
Terre Haute.....	do.....	409,131	408,396	19,515	31,169	13,902	1,729	342,081	735	+2.0	+85.5
Iowa:											
Des Moines.....	do.....	541,047	540,015	43,417	79,933	3,423	4,206	409,036	* 1,032	—1.4	+55.3
Sioux City.....	do.....	195,609	195,150	44,203	32,962	3,612	1,348	113,025	459	—7.2	+29.8
Kansas:											
Kansas City.....	do.....	339,991	339,816	22,252	24,959	11,129	1,515	279,961	* 175	+3.0	+85.5
Topeka.....	do.....	115,863	115,564	9,761	14,798	7,328	976	82,701	299	+4.1	+42.4
Wichita.....	do.....	206,569	205,562	35,195	30,455	12,912	1,438	125,652	917	+ .2	+54.1
Kentucky: Louisville.....	City.....	375,630	371,263	17,741	* 28,480	* 7,599	—	* 317,443	* 4,367	— .9	+100.4
Louisiana:											
New Orleans.....	Parish.....	1,133,198	1,123,253	44,984	50,936	66,022	2,868	958,443	* 9,945	+ .2	+42.2
Shreveport.....	do.....	36,586	36,334	6,311	4,780	8,414	240	11,589	232	+5.2	+66.7
Maine: Portland.....	City.....	154,100	153,219	* 20,910	18,043	3,102	1,183	* 109,981	881	+6.7	+121.7
Maryland: Baltimore.....	do.....	848,936	833,005	188,737	160,592	180,992	8,562	* 324,122	15,931	(*)	+24.3
Massachusetts:											
Boston.....	do.....	2,843,211	2,768,963	457,554	354,567	164,910	7,300	1,784,632	74,248	—5.5	+34.9
Brockton.....	do.....	224,990	220,039	* 31,421	51,115	6,690	474	130,339	4,951	—3.2	+32.9
Cambridge.....	do.....	272,639	269,719	67,888	35,214	15,067	794	180,756	2,920	—18.9	+43.2
Fall River.....	do.....	383,896	383,791	47,152	50,861	12,156	823	272,799	105	+18.8	+68.8
Lawrence.....	do.....	228,580	227,698	27,505	38,971	5,085	512	155,620	887	+ .7	+34.3
Lowell.....	do.....	424,753	422,841	38,228	68,619	13,322	790	281,882	1,912	+5.8	+83.2
Lynn.....	do.....	306,385	303,516	46,960	65,900	7,800	565	182,391	2,869	—0.6	+59.2
Malden.....	do.....	157,208	157,181	41,146	27,121	4,017	298	84,599	27	+17.4	+48.9
New Bedford.....	do.....	319,928	318,378	67,313	69,949	8,865	800	171,451	1,550	—10.2	+58.5
Newton.....	do.....	107,597	106,086	26,720	15,093	8,078	106	56,089	1,511	—7.5	+66.2
Springfield.....	do.....	391,547	386,989	104,530	67,611	13,340	523	200,985	* 4,558	+ .7	+47.7
Worcester.....	do.....	469,685	466,934	186,937	76,376	19,879	797	182,945	2,751	—6.9	+44.5
Michigan:											
Detroit.....	County.....	6,568,706	6,555,859	668,350	253,196	326,586	4,263	5,303,464	* 12,849	—11.3	+242.7
Flint.....	do.....	843,019	842,638	82,675	50,492	18,689	376	690,406	381	— .2	+405.4
Grand Rapids.....	do.....	790,006	788,656	* 39,782	93,619	31,446	1,313	622,496	* 1,360	—3.1	+125.1
Pontiac.....	do.....	589,015	588,871	* 39,857	46,124	23,031	292	479,567	144	—8.3	+332.9
Saginaw.....	do.....	277,363	276,740	26,842	27,973	11,447	289	210,189	623	—6.3	+240.0
Minnesota:											
Duluth.....	do.....	813,601	808,101	116,261	105,636	25,781	1,830	558,593	5,500	+5.0	+77.3
Minneapolis.....	do.....	1,738,796	1,731,305	352,062	276,217	38,706	3,718	1,060,602	7,491	—1.4	+40.7
St. Paul.....	do.....	919,504	913,762	181,671	108,152	16,258	2,500	605,181	5,742	—10.3	+34.4
Missouri:											
Kansas City.....	City.....	1,010,419	999,020	49,688	* 143,953	* 8,484	* 11,300	* 785,595	* 11,399	+1.6	+120.9
St. Louis.....	City and county.....	2,349,152	2,532,580	126,999	199,523	42,722	17,950	1,945,386	16,572	+ .8	+97.6
Nebraska: Omaha.....	County.....	717,414	709,581	* 6,000	67,729	21,379	2,008	612,456	* 7,833	—2.6	+55.7
New Jersey:											
Jersey City.....	City.....	1,104,904	1,104,464	195,723	23,296	21,105	1,080	* 863,290	* 440	—2.4	+18.5
Newark.....	do.....	1,744,743	1,741,424	516,882	48,902	60,668	1,740	* 1,113,232	3,319	+ .3	+41.9
Trenton.....	do.....	374,799	373,339	67,130	15,247	12,421	595	* 277,946	1,460	—8.5	+34.0

See footnotes at end of table.

Table 2.—Relief in 116 urban areas: Amount of relief,¹ sources of funds, and percentage change, by cities, September 1938—Continued

[Corrected to Nov. 19, 1938]

State and city	Territory included	Total	Public funds						Private funds ⁴	Percentage change in total from—	
			Total	General relief ²	Old-age assistance ³	Aid to dependent children ³	Aid to the blind ³	Works Progress Administration earnings ⁴		August 1938	September 1937
New York:											
Albany	City	\$237,022	\$235,148	\$37,606	\$13,375	\$3,414	\$624	\$180,039	\$1,874	+1.5	+27.9
Buffalo	County	1,619,489	1,606,734	796,854	94,428	63,450	4,221	647,781	12,755	— .5	+17.3
New Rochelle	City	101,587	101,506	\$62,684	10,724	7,406	195	20,497	81	(10)	+11.0
New York	do	21,155,868	20,969,898	7,001,587	1,316,876	1,182,653	35,335	11,433,447	185,970	—6.0	+6.1
Niagara Falls	do	133,510	133,002	46,140	6,061	5,863	69	74,869	508	+7.2	+80.9
Rochester	do	809,967	807,339	\$330,010	96,711	36,132	2,008	342,478	2,628	+ .6	+20.0
Syracuse	do	495,944	492,902	\$174,093	44,917	11,129	794	261,969	3,042	—9.2	+16.3
Utica	do	205,034	202,801	\$46,742	24,495	11,824	307	119,433	2,233	—1.3	+25.6
Yonkers	do	335,171	333,399	\$109,630	21,070	17,855	338	184,506	1,772	+11.2	+20.1
North Carolina:											
Asheville	County	145,520	145,520	2,796	9,942	4,712	988	127,082	—	+2.1	+210.8
Charlotte	do	89,019	88,514	3,512	13,846	5,952	1,325	63,879	505	— .2	+179.7
Greensboro	do	92,249	92,205	1,185	15,625	6,403	1,255	67,737	44	+5.5	+106.0
Winston-Salem	do	106,596	102,518	4,718	11,838	4,926	914	80,122	4,078	+1.0	+102.6
Ohio:											
Akron	do	1,430,639	1,428,149	69,202	77,430	21,322	1,895	1,258,300	2,487	+5.2	+191.8
Canton	do	695,214	695,189	61,794	79,582	12,008	2,049	539,756	25	+9.3	+272.4
Cincinnati	do	1,440,399	1,424,745	272,123	182,460	38,764	5,502	925,896	15,664	—1.8	+73.1
Cleveland	do	5,406,554	5,368,926	418,850	209,281	97,505	7,716	4,635,574	37,628	—1.5	+149.9
Columbus	do	984,026	982,146	92,170	150,679	21,505	5,570	712,222	1,880	+1.6	+86.9
Dayton	do	781,668	780,919	111,918	104,364	15,433	2,510	546,694	749	+2.0	+117.6
Springfield	do	254,013	254,013	22,432	55,026	6,643	1,747	168,165	—	+9.0	+161.4
Toledo	do	1,659,044	1,658,538	102,843	117,162	20,185	4,082	1,414,266	506	—4.4	+180.5
Youngstown	do	710,665	710,224	50,199	53,244	14,663	2,913	589,205	441	—5.2	+132.6
Oklahoma: Tulsa	do	267,021	261,096	\$10,227	67,316	16,855	2,655	164,043	5,925	—1.6	+57.1
Oregon: Portland	do	700,699	699,486	89,872	155,334	17,181	4,820	432,279	1,213	+ .6	+62.9
Pennsylvania:											
Allentown	do	340,939	340,100	47,349	27,767	8,432	5,340	251,212	\$839	—5.1	+51.1
Altoona	do	417,154	417,086	88,395	34,672	10,302	5,994	277,723	68	—2.7	+106.7
Bethlehem	do	348,224	347,277	46,192	26,402	9,499	4,850	260,334	947	+1.5	+60.0
Chester	do	375,856	374,291	61,698	34,030	11,080	7,039	290,444	1,565	+3.8	+37.3
Erie	do	471,571	471,527	82,278	49,749	12,783	7,399	319,318	44	+3.0	+66.3
Johnstown	do	591,968	591,746	121,535	41,037	17,689	6,675	404,810	222	+1.1	+99.4
Philadelphia	do	4,629,249	4,589,795	2,574,252	346,548	96,429	68,201	1,504,365	\$39,454	+ .1	+16.6
Pittsburgh	do	4,231,670	4,210,130	1,383,617	245,968	100,994	37,293	2,442,258	\$21,540	+2.1	+52.0
Reading	do	480,376	479,097	84,242	41,532	9,736	9,150	334,437	\$1,279	—1.9	+66.1
Scranton	do	1,257,487	1,254,190	163,229	55,347	25,385	8,942	1,001,287	\$3,297	+2.5	+40.6
Wilkes-Barre	do	1,680,438	1,678,732	329,980	61,350	36,794	13,415	1,237,193	1,706	+5.4	+19.8
Rhode Island: Providence	City	1,142,393	1,136,801	128,847	52,511	18,287	—	937,156	5,592	+13.6	+86.0
South Carolina: Charleston	County	199,754	199,137	3,640	9,574	4,272	507	181,144	617	+10.9	+222.9
Tennessee:											
Knoxville	do	166,877	166,343	3,743	17,527	16,539	946	127,588	534	+14.3	+144.9
Memphis	do	276,164	272,646	2,464	38,060	20,491	4,208	207,423	3,515	+2.6	+136.4
Nashville	do	195,097	194,260	3,158	26,865	17,377	2,715	144,145	837	+6.6	+155.4
Texas:											
Dallas	do	332,761	348,632	22,064	87,609	1,016	—	237,943	4,129	+3.6	+60.2
El Paso	do	84,226	83,956	140	11,719	—	—	72,097	\$270	+9.6	+93.8
Fort Worth	do	356,668	356,423	15,719	66,070	—	—	273,734	245	+14.2	+71.4
Houston	do	349,933	346,954	23,663	71,263	—	—	252,029	2,979	+14.4	+62.9
San Antonio	do	294,416	291,257	—	62,462	—	—	228,775	3,179	+7.7	+76.5
Utah: Salt Lake City	do	418,614	403,899	30,584	87,950	27,302	1,013	257,050	\$14,715	—3.4	+48.7
Virginia:											
Norfolk	City	76,572	75,983	2,727	269	412	—	72,575	\$589	+4.1	+45.4
Richmond	do	136,881	131,952	27,451	3,864	1,000	20	99,617	4,929	+ .5	+71.8
Roanoke	do	32,849	32,849	2,470	413	404	238	29,324	—	+ .9	+73.8
Washington:											
Seattle	County	1,153,314	1,146,904	95,830	226,431	36,750	8,139	779,754	6,410	—5.6	+41.7
Tacoma	do	565,839	565,539	35,326	90,349	21,111	2,886	416,163	—	—3.1	+49.5
West Virginia: Huntington	do	207,090	205,010	11,721	10,307	4,986	645	177,351	\$2,050	—7.5	+83.3
Wisconsin:											
Kenosha	do	288,232	287,979	34,368	19,834	14,557	1,350	217,870	253	+2.1	+87.3
Madison	do	247,179	246,956	18,082	41,023	16,216	979	170,656	223	+1.6	+40.7
Milwaukee	do	2,351,900	2,338,326	341,500	161,845	90,914	8,192	1,735,875	\$13,574	+1.0	+77.0
Racine	do	237,493	236,237	31,693	23,603	15,884	730	164,327	1,256	+10.8	+113.1

¹ Obligations incurred from Federal, State, and local funds; administrative expense is not included.

² Includes direct and work relief and statutory aid to veterans administered on the basis of need.

³ Includes data for States administering plans under the Social Security Act and for States not participating under the act.

⁴ Earnings of persons employed on work projects of the WPA within the areas and certified as in need of relief for all pay-roll periods ended during the month. Figures are not available for these areas for earnings of persons employed on projects other than those of the WPA.

⁵ Includes direct and work relief and aid to veterans.

⁶ Includes estimate.

⁷ Figures relate to county.

⁸ Figures relate to city.

⁹ Figures relate to Baltimore County as well as to the city of Baltimore.

¹⁰ Decrease of less than 0.1 percent.

Effect of Unemployment Compensation Upon General Relief Case Loads During October 1938

Data on the number of cases accepted for general relief during October because of the cessation of unemployment compensation were reported by public agencies in eight large cities and the State of Pennsylvania.¹ The number of cases removed from relief rolls because unemployment benefits were received was reported by nine cities and Pennsylvania.

Of the nine areas reporting on this item, all except Los Angeles and Milwaukee reported that there were decreases in the number of cases opened because of the cessation of benefits. All areas reported decreases in the numbers of cases closed because of the receipt of unemployment compensation.

Approximately 3 of every 100 cases receiving relief during October in Pittsburgh and Los Angeles were opened because of the cessation of unemployment benefits, in Buffalo only 1 of 100 cases receiving relief was opened for this reason, and in Detroit no cases were reported opened

because benefit payments had been terminated. (See table 3.)

The termination of benefits accounted for one-fourth of the cases opened in Pittsburgh and for more than one-tenth of the openings in all but three areas—Detroit, Milwaukee, and San Francisco.

In October Detroit was the only city in which more than 3 percent of all relief cases were closed because unemployment compensation was received. In other cities such cases constituted from less than 0.1 to 1.4 per 100 cases receiving relief; for the State of Pennsylvania the rate was 1.8 per 100 cases.

Receipt of unemployment compensation accounted for more than 10 percent of the total closings in two cities—Detroit and Philadelphia—and in the State of Pennsylvania. Among the other cities, cases closed in October because of the receipt of unemployment benefits accounted for from less than 1 percent to 8.4 percent of all cases closed.

Agencies in eight cities reported the number of cases in which general relief was granted to supplement unemployment benefits. Such cases did not exceed 7 percent of the total cases receiving relief in any of these cities and amounted to less than 1 percent in Philadelphia and Pittsburgh.

¹ Data for Pennsylvania are published in weekly statistical releases from the Pennsylvania Department of Public Assistance.

Table 3.—Cases opened and closed because of the receipt or cessation of unemployment compensation and relationship to total cases receiving relief and total cases opened and those closed during the month in selected areas, October 1938

Area	Territory included	Total number of cases receiving general relief during October 1938	Cases opened during October				Cases closed during October			
			Total	Because of the cessation of unemployment compensation			Total	Because of the receipt of unemployment compensation		
				Number	Per 100 cases receiving relief	Per 100 cases opened		Number	Per 100 cases receiving relief	Per 100 cases closed
California:										
Los Angeles	County ¹	25,060	4,436	710	2.8	16.0	4,734	345	1.4	7.3
San Francisco	do. ¹	5,815	1,755	88	1.5	5.0	2,339	75	1.3	3.2
Maryland: Baltimore	City	7,229	1,001	(²)	(²)	(²)	890	23	.3	2.6
Michigan: Detroit	do.	18,239	3,310	0			5,707	660	3.6	11.6
New York:										
Buffalo	do.	18,787	1,722	182	1.0	10.6	1,206	191	.5	8.4
Rochester	do.	8,781	794	94	1.1	11.8	601	4	(²)	.7
Pennsylvania	State	241,681	* 31,470	* 6,733	2.8	21.4	* 34,508	* 4,303	1.8	12.5
Philadelphia	County	81,046	6,043	1,014	1.2	16.8	6,796	784	1.0	11.5
Pittsburgh	do.	48,434	5,310	1,317	2.7	24.8	5,216	427	.9	8.2
Wisconsin: Milwaukee	do.	21,325	5,074	385	1.8	7.6	3,533	105	.5	3.0

¹ Includes only data on relief to employable cases, which is administered by the State Relief Administration.

² Data not available.

³ Less than 0.1 percent.

⁴ Pennsylvania Department of Public Assistance, *Statistical Report on General Assistance*, weeks ended Oct. 1, 8, 15, 22, and 29, and Nov. 5. Figures estimated from data in these reports.

RELIEF IN RURAL AND TOWN AREAS FOR SEPTEMBER 1938

In September, for the first time since March, the amount of obligations incurred for relief from public and private funds in 385 rural and town areas in 36 States moved upward slightly. Obligations amounting to \$3.1 million were incurred for payments to 185,900 relief cases, according to reports received by the Social Security Board. These reports include all relief extended within the sample areas except earnings of persons certified as in need of relief employed on work projects of the WPA, NYA, and other Federal agencies, and of persons enrolled in the CCC.

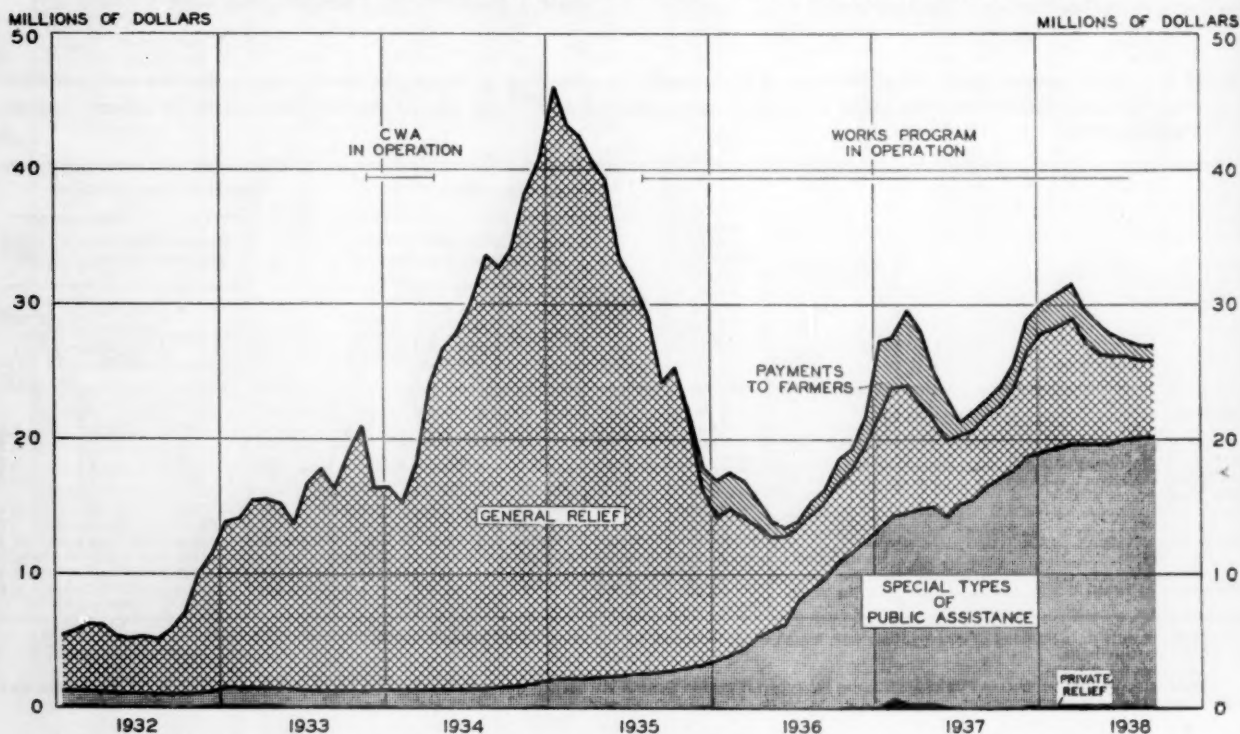
Although payments for the special types of public assistance represent by far the largest share of the direct relief administered in rural and town areas, there are significant differences in the relief patterns of the various States.

The proportion of the total amount of direct relief represented by the special types of public assistance, for September, was the highest thus far recorded for the 385 reporting areas as a whole—74.3 percent. In 23 States the special

types of public assistance comprised more than 74.3 percent of the total, and in 6 of these States—Georgia, Kentucky, Missouri, North Carolina, Tennessee, and Texas—the proportion exceeded 90 percent. In 13 States the ratio of the amount of obligations incurred for the special types of public assistance to the total amount of direct relief was less than 74.3 percent, but in only 2 States—North Dakota and South Dakota—was the proportion less than 50 percent.

The relative importance of the special types of public assistance in the several States is influenced to a considerable degree by the extent of public general relief payments and of emergency subsistence grants to farmers by the Farm Security Administration. For September, general relief from public funds comprised 20.4 percent of the total amount of relief reported for all the sample areas. In 15 States, however, this type of aid accounted for more than 20.4 percent, and in 5 States—Connecticut, Illinois, Indiana, Michigan, and New York—the ratio ranged between 32.3

Chart I.—Obligations incurred for rural and town relief, January 1932–September 1938¹



¹ Data presented in this chart are estimates for the rural and town population of the United States, based upon the sample series.

Table 1.—Relief in 385 rural and town areas: Cases aided, amount of relief,¹ percentage change, and percentage distribution, by type of assistance, September 1938

[Corrected to Nov. 15, 1938]

Type of assistance	Number of cases	Amount of relief	Percentage change from August 1938 in—		Percentage distribution of relief in—	
			Number of cases	Amount of relief	September 1938	August 1938
Total for 385 areas in 36 States.....	185,871	\$3,134,195	—0.5	+1.3	100.0	100.0
Public relief, total.....	² 182,867	3,126,233	—0.6	+1.3	99.7	99.8
General relief ³	45,377	641,484	—6.9	—1.1	20.4	21.3
Special types of public assistance ⁴	134,063	2,328,977	+1.3	+1.4	74.3	73.9
Old-age assistance.....	115,357	1,905,777	+1.3	+1.4	60.8	60.5
Aid to dependent children.....	15,567	355,628	+1.3	+1.6	11.3	11.3
Aid to the blind.....	3,139	67,572	+2.2	+1.0	2.2	2.1
Subsistence payments to farmers.....	8,022	155,762	+9.8	+10.6	5.0	4.6
Private relief.....	3,004	7,972	+5.7	+5.9	.3	.2

¹ Obligations incurred from Federal, State, and local funds; administrative expense is not included.

² Eliminates duplication in the count of cases receiving more than 1 type of public relief in 21 States. (See table 3.)

³ Includes direct and work relief and statutory aid to veterans administered on the basis of need.

⁴ Includes data for States administering plans under the Social Security Act and for States not participating under the act.

percent in Indiana and 44.9 percent in Connecticut. The large proportion (45.7 percent) accounted for by public general relief in Virginia is attributable to the fact that September was the first month for which that State made payments for the special types of public assistance under the Social Security Act.

Emergency subsistence payments to farmers amounted to only 5.0 percent of all direct relief in the sample areas in September, but in a few

States such payments comprised a much larger share of the total. Of the total amount of emergency subsistence payments made in all sample areas in September, 84.6 percent was accounted for by five States. The ratio of such payments to the total amount of direct relief in the sample areas in each of these States was as follows: Kansas, 19.2 percent; Mississippi, 35.3 percent; Montana, 25.5 percent; North Dakota, 54.5 percent; and South Dakota, 43.7 percent.

Table 2.—Relief in 385 rural and town areas: Monthly index of amount of relief, by type of assistance, 1935–38

[Average monthly amount, July 1935–June 1936=100]

Year and month	Total	Public general relief ¹	Special types of public assistance	Subsistence payments to farmers	Private relief	Year and month	Total	Public general relief ¹	Special types of public assistance	Subsistence payments to farmers	Private relief
1935						1937					
January.....	223.7	285.6	53.3	.....	116.6	January.....	133.3	55.1	337.6	452.9	281.4
February.....	209.9	266.5	56.0	.....	107.6	February.....	132.5	59.1	348.1	310.1	650.9
March.....	205.7	261.0	55.6	.....	101.6	March.....	141.6	58.3	363.1	458.5	376.9
April.....	197.5	249.0	60.0	.....	125.4	April.....	134.8	49.8	370.0	434.4	360.3
May.....	191.4	240.6	60.8	.....	103.1	May.....	121.3	40.8	375.2	303.2	376.2
June.....	162.6	201.6	61.7	.....	113.2	June.....	111.5	35.3	365.4	267.2	112.1
July.....	154.8	189.9	66.2	.....	109.3	July.....	102.0	32.1	388.1	77.7	71.9
August.....	143.0	174.1	67.2	.....	93.6	August.....	106.4	32.6	399.0	111.2	66.4
September.....	117.8	139.3	70.8	.....	83.3	September.....	110.3	33.2	424.1	98.9	64.0
October.....	123.6	146.2	74.5	.....	80.9	October.....	114.8	33.5	439.4	115.3	77.4
November.....	109.4	121.2	79.9	.....	97.3	November.....	123.0	38.1	454.3	146.9	91.6
December.....	88.5	84.9	83.3	143.4	150.2	December.....	138.4	48.9	476.6	188.2	172.9
1936						1938					
January.....	83.1	68.4	92.8	234.1	111.4	January.....	145.0	56.4	487.1	182.7	101.6
February.....	85.6	70.5	101.7	221.9	117.0	February.....	149.2	58.8	492.5	204.3	96.8
March.....	83.3	63.9	114.3	226.7	113.8	March.....	152.2	60.1	499.9	213.3	107.6
April.....	76.1	54.0	134.8	165.1	99.8	April.....	143.2	48.7	502.9	195.4	103.0
May.....	68.7	45.0	151.3	99.6	80.6	May.....	139.0	43.5	503.0	189.5	94.1
June.....	66.2	42.5	163.2	53.2	62.7	June.....	134.6	41.9	504.5	142.5	83.1
July.....	68.6	35.3	207.8	42.4	53.3	July.....	131.8	39.7	510.0	106.6	82.5
August.....	75.3	35.8	228.5	81.1	63.9	August.....	129.6	37.6	511.5	91.7	76.0
September.....	79.5	36.9	245.8	83.7	69.9	September.....	131.3	37.2	518.7	101.4	80.5
October.....	90.1	37.9	277.5	146.3	88.3						
November.....	94.0	40.4	297.2	116.1	87.8						
December.....	106.1	46.5	317.3	177.4	134.0						

¹ For monthly index numbers for 1932, 1933, and 1934, see *Social Security Bulletin*, Vol. 1, Nos. 1–3 (March 1938), p. 68.

² Beginning with January 1938, figures on which index was computed included only aid to veterans administered on the basis of need. The index numbers for previous months have been adjusted to exclude aid to veterans administered on the basis of status.

Table 3.—Relief in 385 rural and town areas: Cases aided, amount of relief,¹ and percentage change from previous month, by States, September 1938

[Corrected to Nov. 15, 1938]

State	Total	Public relief						Private relief	Percentage change in total from August 1938
		Total	General relief ¹	Old-age assistance ²	Aid to dependent children ³	Aid to the blind ⁴	Subsistence payments to farmers		
Cases aided									
Alabama (6 counties)	1,907	1,887	215	1,088	512	41	31	20	+1.6
Arizona (3 counties)	1,929	1,792	441	1,072	350	29	53	137	-1.5
Arkansas (10 counties)	2,892	2,892	432	1,852	491	80	37	—	+1.3
California (10 counties)	9,873	9,416	2,846	5,571	784	228	94	457	-5.2
Colorado (8 counties)	3,515	3,515	638	2,691	289	48	76	—	-2.3
Connecticut (40 townships)	1,530	1,530	695	840	27	7	1	—	+1.3
Florida (6 counties)	4,735	4,537	1,372	2,891	57	183	34	198	+2.0
Georgia (16 counties)	3,542	3,332	318	3,055	391	108	19	210	+4.7
Illinois (11 counties)	14,075	13,920	5,224	8,014	342	341	11	155	-2.3
Indiana (9 counties)	6,312	6,304	2,290	3,092	742	177	3	8	+4.2
Iowa (9 counties)	5,844	5,832	1,793	3,773	223	74	7	12	+1.3
Kansas (13 counties)	4,477	4,218	1,600	2,055	425	82	443	259	+4.9
Kentucky (12 counties)	3,249	3,164	92	3,066	—	—	6	85	+3.8
Louisiana (10 parishes)	5,513	5,475	739	3,886	1,045	93	69	38	+1.6
Massachusetts (23 townships)	1,402	1,399	447	1,000	88	7	1	3	+1.2
Michigan (11 counties)	10,882	10,753	5,089	4,858	929	30	25	129	+5.1
Minnesota (12 counties)	9,414	9,375	1,902	6,688	585	63	137	39	+2.3
Mississippi (10 counties)	2,817	2,570	128	1,904	—	—	538	247	+9.1
Missouri (12 counties)	8,181	8,181	1,890	5,454	479	299	59	—	-1.1
Montana (8 counties)	2,599	2,596	520	1,350	267	11	692	3	-8.8
Nebraska (8 counties)	3,844	3,792	810	2,174	398	48	362	52	+11.4
New York (7 counties)	8,285	8,285	3,262	4,753	428	76	14	—	+1.3
North Carolina (12 counties)	4,029	4,029	402	2,821	655	164	7	—	+1.5
North Dakota (7 counties)	4,290	4,258	703	1,186	159	16	2,519	32	-2.3
Ohio (9 counties)	9,811	9,386	2,140	6,545	548	1,137	16	425	-9.5
Oklahoma (9 counties)	11,949	11,915	3,258	6,772	1,631	230	24	34	-8.1
Oregon (6 counties)	2,204	2,192	507	1,496	148	38	3	12	+1.8
South Carolina (8 counties)	3,997	3,892	356	2,918	425	117	128	108	+1.3
South Dakota (9 counties)	5,236	5,236	497	2,001	261	14	2,463	—	+4.7
Tennessee (9 counties)	3,004	2,961	73	1,901	857	129	1	43	-7.7
Texas (26 counties)	10,982	10,935	539	10,357	—	—	39	47	-8.8
Utah (5 counties)	1,399	1,399	243	1,037	294	19	7	—	+2.3
Virginia (13 counties)	1,298	1,284	688	502	51	31	17	14	-2.7
Washington (6 counties)	3,521	3,470	1,029	2,389	503	58	15	51	+1.6
West Virginia (4 counties)	2,227	2,130	910	895	434	34	—	97	-2.8
Wisconsin (8 counties)	5,107	5,015	1,289	3,410	749	127	61	92	+1.2
Amount of relief									
Alabama (6 counties)	\$18,894	\$18,841	\$1,530	\$9,413	\$6,819	\$350	\$729	\$53	-7.3
Arizona (3 counties)	45,882	45,419	6,173	27,091	10,738	678	739	463	-4.9
Arkansas (10 counties)	24,440	24,440	2,452	15,244	5,231	712	801	—	-5.2
California (10 counties)	293,252	291,826	67,102	183,461	28,657	10,979	1,627	1,426	+6.2
Colorado (8 counties)	96,682	96,682	10,763	75,391	7,816	1,303	1,409	—	-2.9
Connecticut (40 townships)	40,697	40,697	18,286	20,971	1,236	174	30	—	+1.2
Florida (6 counties)	57,161	56,777	9,193	43,549	423	2,807	805	384	+1.0
Georgia (16 counties)	36,095	36,017	1,340	25,234	7,970	1,064	409	78	-2.4
Illinois (11 counties)	231,504	230,901	84,812	129,516	6,206	10,162	305	603	+9.1
Indiana (9 counties)	93,867	93,741	30,291	43,165	16,678	3,548	59	126	+9.2
Iowa (9 counties)	108,107	108,078	27,515	74,662	4,101	1,754	126	29	+11.6
Kansas (13 counties)	93,531	92,492	22,362	38,442	11,966	1,782	17,940	839	+11.1
Kentucky (12 counties)	26,602	26,248	584	25,663	—	—	101	354	+3.1
Louisiana (10 parishes)	62,980	62,878	7,614	35,432	17,408	1,145	1,270	102	+1.1
Massachusetts (23 townships)	43,236	43,207	10,687	28,074	4,294	122	30	29	+0.7
Michigan (11 counties)	164,846	164,495	64,200	74,713	24,566	574	442	351	+6.1
Minnesota (12 counties)	182,470	182,281	38,474	121,695	18,282	1,383	2,447	189	+4.4
Mississippi (10 counties)	21,361	20,833	315	12,986	—	—	7,532	528	+47.1
Missouri (12 counties)	124,835	124,835	10,563	92,139	13,725	7,475	15,342	22	-6.0
Montana (8 counties)	60,250	60,228	10,749	26,826	7,059	252	5,383	173	+12.7
Nebraska (8 counties)	61,290	61,117	12,672	32,021	10,187	954	391	—	+2.5
New York (7 counties)	168,020	168,020	59,445	90,158	16,558	1,468	391	—	-3.7
North Carolina (12 counties)	38,871	38,871	2,805	24,304	9,387	2,222	183	—	+3.2
North Dakota (7 counties)	86,810	86,778	14,728	19,150	8,285	271	47,344	32	-3.3
Ohio (9 counties)	189,208	188,886	29,197	140,584	16,100	2,703	302	322	+2.6
Oklahoma (9 counties)	143,596	143,542	14,812	102,477	21,974	3,818	461	54	+7.0
Oregon (6 counties)	42,623	42,524	7,566	28,957	4,991	901	109	99	-3.8
South Carolina (8 counties)	32,130	31,883	3,134	19,580	3,977	994	2,198	247	-1.1
South Dakota (9 counties)	99,802	99,802	10,378	41,483	4,016	311	43,614	18	-13.8
Tennessee (9 counties)	40,387	40,258	388	22,704	15,338	1,810	—	129	+7.7
Texas (26 counties)	139,129	139,023	3,679	134,571	—	—	773	106	-1.1
Utah (5 counties)	34,573	34,573	4,020	21,612	8,289	500	122	—	-3.3
Virginia (13 counties)	8,915	8,851	4,075	3,528	701	281	269	64	+1.8
Washington (6 counties)	86,575	86,414	17,712	51,840	14,556	1,873	433	161	+5.4
West Virginia (4 counties)	29,525	29,397	8,331	11,812	8,683	571	—	428	+5.3
Wisconsin (8 counties)	105,949	105,368	23,607	57,512	20,411	2,631	1,207	581	+1.2

¹ Obligations incurred from Federal, State, and local funds; administrative expense is not included.

² Includes direct and work relief and statutory aid to veterans administered on the basis of need.

³ Includes data for States administering plans under the Social Security Act and for States not participating under the act.

⁴ Eliminates duplication in the count of cases receiving more than 1 type of public relief.

OLD-AGE INSURANCE

BUREAU OF OLD-AGE INSURANCE • ANALYSIS DIVISION

IN COOPERATION WITH THE

BUREAU OF RESEARCH AND STATISTICS • DIVISION OF OLD-AGE BENEFITS RESEARCH

Claims for Lump-Sum Payments

An increase of almost 10 percent from the preceding month occurred in the number of claims for lump-sum payments received in Washington during October. The total number of claims received during the month was 17,806, the largest number received in any month since May. At the end of October a cumulative total of 246,940 claims had been received.

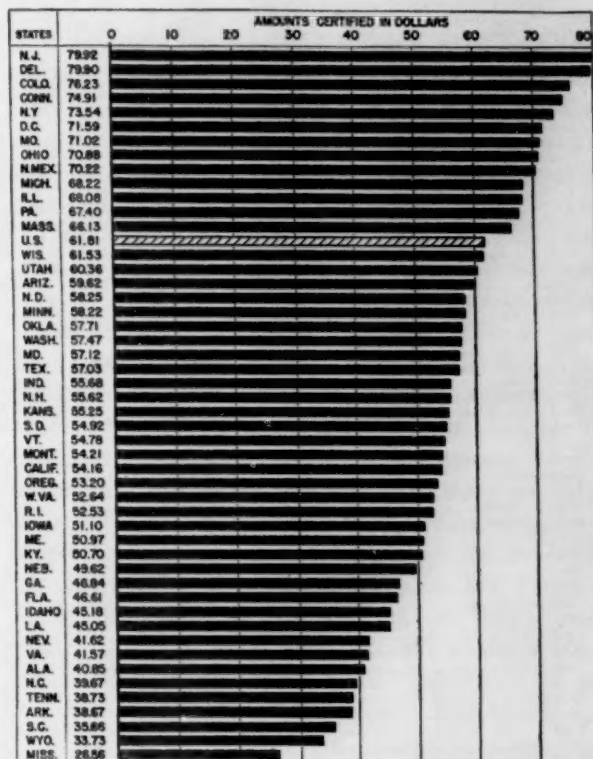
The number of claims certified to the Secretary of the Treasury for payment also increased from the preceding month, totaling 17,515 in October as compared to 17,133 in September. Since a certain amount of time elapses between the receipt of claims in Washington and their certification to the Secretary of the Treasury, increases or decreases in the number of claims received are not reflected immediately in the number of claims certified. This accounts for the fact that although claims receipts increased 9.8 percent from September to October, the number of claims certified increased only 2.2 percent. The cumulative total of claims certified as of October 31, 1938, was 234,083, or 94.8 percent of the cumulative total of 246,940 claims received.

Of the 17,515 claims certified during October, 44.5 percent were claims from wage earners who had attained age 65, and 55.5 percent were from the heirs or representatives of the estates of deceased wage earners. The percentage of death claims included in the total number of claims certified has been significantly higher in 1938 than in 1937. During 1937, only 48.5 percent of all claims certified were death claims, whereas 57.3 percent of all claims certified in 1938 have been death claims. This rise in the number of death claims as compared with life claims was expected, since it is estimated that the number of wage earners in covered employment dying during the year 1938 will exceed substantially the number reaching age 65.

In October, regions X, VII, and IX with 69.7, 68.5, and 59.6 percent, respectively, had the highest percentages of death claims to total claims cer-

tified during the month. On the basis of the cumulative total of claims certified from January 1, 1937, through October 31, 1938, Region VII had the highest percentage of death claims, and Region X the next highest. Region I showed the smallest percentage of death claims certified in relation to total claims for the entire period, as well as for the month of October.

Chart I.—Average lump-sum payments certified, by States, October 1938



Although death claims are at present more difficult to handle than life claims, when monthly benefits become payable this situation will probably be reversed. Life claims will then entail not only an initial adjudication to determine the amount of monthly payments which will continue as long as the wage earner survives and does not engage in covered employment, but also the

necessity of obtaining prompt notice of the wage earner's death, and a final adjudication at that time.

The average payment certified for all claims

during October was \$61.81, an increase of 4.7 percent over the average for September. The States with the highest average payments were New Jersey, Delaware, Colorado, Connecticut, and

Table 1.—Claims for lump-sum payments: Number received in Washington, and number and average amount certified by the Social Security Board to the Secretary of the Treasury, by regions and States, October 1938 ¹

Region and State	Total claims			Claims for payments at age 65			Claims for death payments		
	Number of claims		Average amount certified	Number of claims		Average amount certified	Number of claims		Average amount certified
	Received	Certified		Received	Certified		Received	Certified	
Cumulative through Oct. 31.....	246,940	234,083	\$41.11	110,181	104,646	\$41.82	136,759	129,437	\$40.83
Total for October.....	17,806	17,515	61.81	8,000	7,794	64.56	9,806	9,721	59.61
Region I:									
Connecticut.....	309	315	74.91	151	158	79.88	158	157	66.91
Maine.....	147	138	50.97	81	82	56.19	66	56	43.32
Massachusetts.....	868	779	66.13	458	427	64.94	410	332	67.56
New Hampshire.....	97	88	55.62	57	47	50.51	40	41	61.48
Rhode Island.....	241	199	52.53	141	112	56.12	100	87	47.90
Vermont.....	73	57	54.78	47	42	53.61	26	16	58.06
Region II:									
New York.....	2,258	2,139	73.54	948	904	76.47	1,310	1,235	71.40
Region III:									
Delaware.....	43	41	79.90	23	22	63.07	20	19	90.39
New Jersey.....	732	735	79.92	329	324	88.07	403	411	73.49
Pennsylvania.....	1,646	1,715	67.40	798	844	70.97	848	871	63.93
Region IV:									
District of Columbia.....	112	100	71.50	57	44	85.80	55	56	60.44
Maryland.....	326	330	57.12	170	179	51.84	156	141	63.83
North Carolina.....	266	274	39.67	71	66	41.05	105	208	39.23
Virginia.....	347	329	41.57	180	175	34.86	167	154	49.20
West Virginia.....	199	223	52.64	71	69	49.63	128	154	53.99
Region V:									
Kentucky.....	243	251	50.70	94	94	56.35	149	157	47.32
Michigan.....	755	762	68.22	322	294	67.86	433	408	68.44
Ohio.....	1,075	1,087	70.88	505	516	75.23	570	571	66.95
Region VI:									
Illinois.....	1,233	1,221	68.08	500	518	72.65	733	703	64.72
Indiana.....	563	556	55.68	243	254	64.77	320	322	49.08
Wisconsin.....	458	456	61.53	190	195	70.99	248	261	54.46
Region VII:									
Alabama.....	273	278	40.85	81	84	55.56	192	194	34.48
Florida.....	169	171	46.61	61	52	42.18	108	119	48.54
Georgia.....	271	283	46.84	89	87	46.59	182	176	46.97
Mississippi.....	120	105	26.56	68	45	27.91	32	60	25.55
South Carolina.....	185	170	35.66	52	37	47.77	133	133	32.29
Tennessee.....	277	266	38.73	105	90	46.23	174	176	34.89
Region VIII:									
Iowa.....	227	218	51.10	114	107	46.91	113	111	55.15
Minnesota.....	310	317	58.22	194	175	52.59	116	142	65.15
Nebraska.....	77	86	49.62	34	36	66.41	43	50	37.53
North Dakota.....	44	42	58.25	20	18	67.49	24	24	61.33
South Dakota.....	21	22	54.92	6	8	73.84	15	14	44.11
Region IX:									
Arkansas.....	101	108	38.67	36	41	42.13	65	67	36.55
Kansas.....	144	130	55.25	59	60	50.72	85	70	59.13
Missouri.....	387	362	71.02	167	154	74.36	220	208	68.55
Oklahoma.....	138	121	57.71	42	36	56.61	96	85	58.18
Region X:									
Louisiana.....	231	242	45.05	70	66	51.05	161	176	42.80
New Mexico.....	28	24	70.22	12	9	61.06	16	15	75.72
Texas.....	445	444	57.03	156	140	73.61	289	304	49.40
Region XI:									
Arizona.....	59	60	59.62	18	14	101.30	41	46	46.93
Colorado.....	116	106	76.23	51	55	84.92	65	51	66.86
Idaho.....	56	49	45.18	24	22	54.99	32	27	37.19
Montana.....	75	54	54.21	28	23	43.98	47	31	61.80
Utah.....	67	73	60.36	23	29	71.25	44	44	53.19
Wyoming.....	10	11	33.73	6	7	38.66	4	4	25.10
Region XII:									
California.....	1,431	1,418	54.16	806	791	47.84	625	627	62.13
Nevada.....	32	25	41.62	16	11	47.52	16	14	37.00
Oregon.....	191	197	53.20	84	95	55.65	107	102	50.91
Washington.....	294	321	57.47	129	145	57.93	165	176	57.09
Territories:									
Alaska.....	8	6	66.47	1	1	3.89	7	5	78.98
Hawaii.....	30	22	64.81	10	5	50.04	20	17	69.15
Foreign ²	18	19	54.11	4	5	78.83	14	14	45.28

¹ All claims received to date have been for lump-sum payments amounting to 3½ percent of total taxable wages. This is the only type of claim payable before Jan. 1, 1942.

² Claims received from persons in foreign countries.

Source: Bureau of Old-Age Insurance, Administrative Division.

New York, with averages ranging from \$73.54 to \$79.92. The average payments certified were higher than the average for the United States in only 12 States and the District of Columbia. Seven of these States were among the eight States from which the highest numbers of claims were certified during October. There seems to be a tendency for average payments to be high in those States from which the highest numbers of claims for lump-sum payments are received. This tendency is even more clearly indicated by the cumulative totals of claims certified during the 22-month period ended October 31, 1938, and the average payments certified for that period. The 15 States in which the average cumulative payments certified were greater than the cumulative average for the United States, and the 15 States in which the highest cumulative numbers of claims for lump-sum payments were certified are shown by the following tabulation:

State	Average payment certified Jan. 1, 1937-Oct. 31, 1938	State	Number of claims certified Jan. 1, 1937-Oct. 31, 1938
New Jersey.....	\$49.30	New York.....	27,833
New York.....	47.91	Pennsylvania.....	25,555
Illinois.....	46.27	Ohio.....	16,457
Connecticut.....	44.93	Illinois.....	16,025
Minnesota.....	44.55	California.....	14,207
Michigan.....	44.20	Massachusetts.....	12,285
Ohio.....	43.24	Michigan.....	10,155
Massachusetts.....	42.75	New Jersey.....	10,073
District of Columbia.....	42.65	Indiana.....	7,157
Pennsylvania.....	42.42	Missouri.....	5,991
Delaware.....	41.96	Wisconsin.....	5,640
Wisconsin.....	41.90	Connecticut.....	5,440
California.....	41.79	North Carolina.....	4,419
Missouri.....	41.33	Washington.....	4,166
Utah.....	41.32	Virginia.....	3,959

Although the ranking of the States in the 2 distributions is not the same, it is apparent that 11 of the 15 States in which the highest payments were certified were also among the 15 States in which the highest numbers of claims were certified. In general, the States included in this tabulation are those which are densely populated and highly industrialized. They also contain large numbers of covered workers and have high wage levels. These factors help explain the inclusion of so many of these States in both lists. Average payments for the Territories of Alaska and Hawaii have been consistently higher than the average for the country as a whole, but the numbers of claims certified for these Territories have been extremely small.

Wage Records¹

As of October 29, 1938, requests for statements of the amount of 1937 earnings posted to their accounts had been received in Baltimore from 28,400 wage earners. In response to these requests 24,400 complete statements had been forwarded, and replies to the remaining 4,000 were being prepared as rapidly as possible.

At the end of October, a total of 55.6 million wage reports for the first and second quarters of 1938 had been received in Baltimore.² Practically all the information contained in these reports had been punched on tabulating cards, and these cards were going through the various operations preparatory to filing for posting. All wage cards for 1938 are being accumulated and filed by account number, so that the several cards for each account will be posted at one time.

A considerable number of third quarter wage reports had been received in Baltimore by October 31, the date on which the quarterly tax and information returns are due in the internal revenue district collection offices. Indications are that third and fourth quarter reports may be received more promptly than were former reports.

On October 15, the latest date for which the number of 1938 wage items by individual quarters is available, 27 million first quarter wage items and 26.9 million second quarter wage items had been received in Baltimore. (The difference between the total of these two figures and the 55.6 million previously mentioned is accounted for by the fact that the latter figure is reported as of a later date and includes some 1937 wage reports.) It is not possible to make a very accurate comparison with the numbers of 1937 wage items reported, as the 1937 returns were made on a 6 months' basis, whereas for 1938 reports are being made quarterly. There were 37.1 million wage items reported for the first half of 1937, and 37.5 million for the second half.³ Thus the average of ap-

¹ Prepared by the Baltimore Accounting Operations in cooperation with the Analysis Division.

² Includes a small number of 1937 wage items carried over into 1938 accounting operations and any 1937 wage items received since the close of the 1937 accounting operations in July 1938.

³ These figures are as of July 1938, when the 1937 accounting period was closed, and are not adjusted for wage items on employer reports returned to the Bureau of Internal Revenue by the Social Security Board for correction, or for other corrections in the count of items. Neither do they include items on hand carried over to 1938 accounting operations and receipts of 1937 wage items since the close of the 1937 accounting period. With allowance for such adjustments, the number of wage items received for 1937 amounted to 75,133,000 as of September 30.

Table 2.—Employee account numbers issued, by regions and States, October 1938¹

Region and State	Employee account numbers issued ²	
	Cumulative through October	October
Total.....	41,743,485	539,971
Region I:		
Connecticut.....	674,277	6,340
Maine.....	281,135	3,029
Massachusetts.....	1,694,777	13,888
New Hampshire.....	179,715	2,374
Rhode Island.....	293,127	3,424
Vermont.....	98,019	1,234
Region II:		
New York.....	5,664,679	52,172
Region III:		
Delaware.....	94,691	1,200
New Jersey.....	1,538,783	17,904
Pennsylvania.....	3,829,930	27,414
Region IV:		
District of Columbia.....	264,704	4,406
Maryland.....	592,298	5,884
North Carolina.....	852,698	14,839
Virginia.....	649,910	11,960
West Virginia.....	555,453	6,090
Region V:		
Kentucky.....	643,209	9,532
Michigan.....	1,923,874	19,978
Ohio.....	2,478,800	26,552
Region VI:		
Illinois.....	2,902,275	27,489
Indiana.....	1,114,996	11,371
Wisconsin.....	845,152	7,490
Region VII:		
Alabama.....	588,033	11,596
Florida.....	601,187	11,378
Georgia.....	751,702	16,071
Mississippi.....	326,636	8,936
South Carolina.....	447,667	8,832
Tennessee.....	680,475	12,598
Region VIII:		
Iowa.....	535,987	7,649
Minnesota.....	720,721	8,510
Nebraska.....	260,593	4,787
North Dakota.....	98,982	2,884
South Dakota.....	112,530	2,866
Region IX:		
Arkansas.....	305,027	9,220
Kansas.....	432,073	6,535
Missouri.....	1,149,066	19,534
Oklahoma.....	572,036	8,261
Region X:		
Louisiana.....	595,280	19,268
New Mexico.....	104,051	2,189
Texas.....	1,744,479	31,970
Region XI:		
Arizona.....	150,709	2,647
Colorado.....	323,375	4,544
Idaho.....	140,490	3,158
Montana.....	160,339	3,106
Utah.....	157,419	2,260
Wyoming.....	68,150	1,281
Region XII:		
California.....	2,666,866	38,077
Nevada.....	40,791	610
Oregon.....	353,375	6,651
Washington.....	586,766	8,671
Territories:		
Alaska.....	20,421	257
Hawaii.....	145,462	1,060

¹ The count of employee account numbers issued must not be taken as a measure of the number of persons engaged currently in employment covered by the old-age benefits provisions of the Social Security Act or the cumulative total of persons who have been so engaged over a period of time. As an aid in the administration of State unemployment compensation laws and for other reasons, account numbers have been issued to individuals who were not in employment covered by title II at the time their applications were made.

² "Employee account numbers issued" comprise applications received in Baltimore, and do not include account numbers recently issued in the field offices for which no record has yet reached Baltimore, or "voids" (cards rejected for various reasons) which have been received during the month or in any previous month.

Source: Bureau of Old-Age Insurance, Baltimore Accounting Operations.

proximately 27 million received for the first two quarters of 1938 is about 10 million, or 27 percent, less than the number reported for each half of 1937.

Part of the actual decrease can be attributed to the shorter length of the reporting period and to the fact that reports are not yet quite complete for the first two periods of 1938. The shorter period implies less turn-over of employment: fewer wage earners, therefore, would be reported by more than one employer and there is less chance of including employees who had been unemployed during part of the period or who had shifted between covered and excluded employments.

A large part of this decrease, however, was undoubtedly caused by the decline in the level of employment that has occurred in 1938 as compared with 1937. In an attempt to estimate what part of the decline in reported wage items is attributable to a decrease in employment, the Bureau of Labor Statistics index of factory employment, unadjusted for seasonal variation, has been used. It is assumed that this index is, at the present time, the best available for measuring changes in employments now covered by the Social Security Act. The highest index in each reporting period has been used as the basis for measuring changes in employment, because wage reports are received for anyone who has earned any taxable wages in that period. The index of factory employment reached a maximum of 102 during each reporting period of 1937, a maximum of 82 during the first quarter of 1938, and of 80 in the second quarter. On the basis of this index, the decrease traceable to declines in the level of employment would be approximately 7.5 or 8.0 million wage items for the first and second quarters of 1938 as compared with 1937.

Employee Account Numbers Issued

During October, 539,971 employee account numbers were issued, an increase of 5.2 percent over the number issued in September. At the end of the month a cumulative total of 41.7 million account numbers had been issued, 5.1 million in the first 10 months of 1938. The number issued in 1938 is 13.8 percent of the number issued prior to 1938. Percentages vary considerably, however, from region to region, as shown by the following tabulation:

Region	Account numbers issued, first 10 months 1938	
	Number	Percent of cumulative total through December 1937
X.....	471,160	23.9
VII.....	583,446	20.7
IX.....	394,368	19.1
XI.....	154,745	18.3
VIII.....	256,706	17.1
IV.....	406,848	16.2
XII.....	504,286	15.0
U. S. total ¹	5,066,147	13.8
V.....	588,146	13.2
II.....	361,985	11.0
III.....	483,034	10.3
VI.....	429,509	9.7
I.....	220,914	7.4

¹ Includes Alaska and Hawaii.

The largest percentage, 23.9 percent, is shown in Region X, and the smallest, 7.4 percent, in Region I. In general, on the basis of this comparison, there had been smaller increases in account numbers issued during 1938 in the northeastern

United States than in the West and the South. Apparently, at the end of 1937, registration was more nearly complete in the industrial East than in the western and southern States where agricultural and extractive industries predominate. Shifts from excepted to included employments probably account in part for the comparatively greater number issued in 1938 in the latter regions.

Age, Sex, and Color of Applicants for Account Numbers

A limited number of copies of the tables of the 10-percent sample have been multilithed for administrative use. These tables have been revised to include additional information received since the material was published in the September and October Bulletins. Requests for copies should be addressed to the Bureau of Old-Age Insurance, Analysis Division.

NOTICE AND PROOF OF DEATH*

Summary of Federal Experience

At least 17 Federal agencies have occasion to obtain notice and proof of death. In the Social Security Board, both the Bureau of Old-Age Insurance and the Bureau of Public Assistance are concerned with this problem. The other Federal agencies are: the Alaska Railroad, United States Army, Civil Service Commission, Coast and Geodetic Survey, Coast Guard, District of Columbia Government (police and fire departments, and public schools), Employees' Compensation Commission, Foreign Service Division, Judiciary, Lighthouse Service, Marine Corps, Navy, Panama Canal and Railroad, Public Health Service, Railroad Retirement Board, and Veterans' Administration.

Upon death of an employee in active service, the estate may be entitled to receive certain amounts in one or more of the following forms of payment: (1) the balance of any salary remaining unpaid at time of death, (2) refund of any salary deductions accumulated in a retirement fund, and (3) a special benefit payable either in a flat sum or over a limited period. Following the death of an employee who has retired or established a valid claim for a retirement annuity, the

designated beneficiary or legal representative may receive: (1) the balance of any retired pay due at time of death, (2) a survivor annuity, or (3) any amount remaining to the credit of the deceased annuitant.

Practically without exception, the agencies require applicants to submit a certified copy of the death certificate, regardless of type or amount of benefit or class of beneficiary. For the purpose of agencies other than the Social Security Board, the death certificate has formed the most reliable and readily available means of proof. When the body of the deceased person has not been recovered, particular weight is given to the testimony of eyewitnesses, court findings, police records, insurance records, and information showing the particular circumstances in which the person was last seen alive.

A number of agencies report that active or retired pay and other benefits have occasionally been continued over several months to deceased persons. Some have adopted special measures to obtain fairly prompt notice of death, and all rely to a considerable extent on the Post Office Department for assistance in this matter. Six agencies require annuitants to submit periodic reports certifying to their continued existence.

*By Ise M. Smith, Analysis Division, Bureau of Old-Age Insurance.

Practice of Insurance Companies

Private insurance companies are particularly interested in obtaining positive evidence and prompt notice of the death of policyholders and their beneficiaries. The companies have prepared various claims forms to identify the deceased, to establish proof of death without question, and to provide the statistical and administrative data needed. These must be executed whenever a claim is filed. In addition, some insurance companies require a certified copy of the death certificate, but for administrative purposes they need considerably more information than is provided by the death certificate. The forms are designed especially for securing positive identification of the deceased, and many of the items given on the original application for insurance are repeated on the claims form.

If the claims forms do not provide enough information, or if the data furnished conflict with other records, the companies may request their representatives to furnish a special report. If death occurs under unusual circumstances, or an inquest is held, the companies may call for a certified copy of the coroner's report or jury verdict, letters of advice, newspaper clippings, or inspectors' reports. Depending upon the kind of insurance in force, special statements may be required from one or more persons in addition to the claimant, such as the attending physician, a personal acquaintance, undertaker, or company representative. Group insurance departments rely chiefly on employers to make the necessary inquiries and to protect the insuring company from fraud or error. The companies are inclined to give more weight to the statement of a personal acquaintance than to the declaration of an undertaker or physician to whom the deceased or claimant may be unknown. Information concerning the source of the data relating to age, as well as actual date of birth or age at death, is often requested. For proof of continued existence, the companies rely to some extent on verification of signatures, periodic investigations, arrangements with vital statistics offices whereby the records may be viewed at intervals; agreements with banking institutions to which annuity checks may be sent direct during the life of the annuitant; and upon notice to annuitants that proof of continued existence may be required by the company at any time.

Experience of the Bureau of Old-Age Insurance

By the end of October, 136,759 death claims had been received by the Social Security Board; of these, 9,800 were received in October. As the number received each month increases, the administrative problems arising from these claims will become increasingly important both to the Board and to covered workers and employers.

The Bureau of Old-Age Insurance requires that proof of death be submitted with each application for a lump-sum benefit payable upon the death of a wage earner. A lump-sum benefit is now payable under title II of the Social Security Act to the estates or relatives of wage earners who have worked in covered employment and who die before attaining age 65. After January 1, 1942, the Bureau will be interested also in obtaining prompt notice of the death of persons who had been receiving monthly old-age benefits, since, under section 202 (a) in its present form, monthly benefits would cease at the annuitant's death.

Notice of Death

Until recently, the Board has received notice of a wage earner's death through information supplied on Form SS-3, filed by an employer.¹ Some employers also file account-number applications for deceased employees to whom numbers had not been issued. Sometimes the employer can furnish information to help the Board locate the person entitled to a benefit, when no communication is received from relatives. At present, notice of a wage earner's death is most frequently received in the form of some communication from a surviving relative who wishes to file a claim for a lump-sum benefit.

The length of time elapsing between the date of a wage earner's death and the date on which the claim is received by the Board becomes especially significant if any item requires subsequent verification. Two thousand death claims filed in the period September 26–October 25 were studied in order to determine the length of time that had elapsed between the date of death and the date on which the claim was filed. Twenty-four percent of the claims had been filed within 15 days, and 69

¹ Form SS-3 was abolished as of Sept. 30, 1938, under Treasury decision No. 4862, approved Sept. 21, 1938.

percent within 2 months of the date of death. Almost 3 percent were filed after a delay of a year or more. As the public becomes more familiar with the benefit provisions of the old-age insurance program, claims will undoubtedly be filed much more promptly after the death of the wage earner.

Sources of Proof

The types of evidence that a death has occurred and the order of preference assigned to each depend largely upon the various possible sources of proof, their general availability, and the cost of obtaining them, as compared with the amount of benefits to be paid. There are several kinds of records that might be used for the general purpose of establishing the fact of death or corroborating the circumstances that accompany it. However, to be of practical value to the Bureau of Old-Age Insurance, a record must fulfill certain conditions: It must contain the desired information and be acceptable from a legal standpoint; furthermore, it must be readily accessible to claimants at a cost not out of proportion to benefits. The Board does not consider newspaper obituary notices, letters of administration, and lists of deceased persons compiled by local health officers to be legally acceptable proof of the occurrence of death.

The standard certificate of death, which has been adopted by nearly all the States, represents the most widely available and generally accepted source of proof of death.² All States are now members of the Federal Registration Area for Deaths; membership is based on at least 90 percent complete registration under adequate legal provisions. In every State a burial permit must be obtained; these permits are issued only upon presentation of at least a partially completed certificate, and there are, therefore, few deaths for which certificates are not issued. Among the latter are cases in which the body is not recovered, including deaths caused by some disaster, and the few cases in which a body is buried without the services of an undertaker.

The standard certificate provides³ the essential identifying information on race, sex, and age of the deceased; it also includes additional data needed more or less frequently in death claims such as date of death, cause of death, marital status, birthplace, and so on. The accessibility of the death certificate depends partly upon the recency of the date of death. The certificates are forwarded not later than a specified date in the succeeding month to the State Bureau of Vital Statistics, which is frequently the sole agency authorized to issue copies of the death records. Government agencies can generally obtain access to State or local records. However, certified copies of current records cannot always be secured from the local officials. In any case, claimants would usually have to pay 50 cents or \$1 for a certified copy.

In order to save claimants the expense of obtaining death certificates, the Board has designed forms or "Statements of Death," which are supplied to claimants free of charge. Two of these—Forms OAC-7001 (to be executed by the attending physician) and OAC-7002 (to be filled out by the undertaker)—require only the signature of the official making the statement. The third (Form OAC-7059), however, is executed under oath by two persons, preferably not related to the claimant, who viewed the body. This form, recently approved, is to be used only when all the following conditions exist: No physician was in attendance during the last illness or at the time of death; no undertaker prepared the body for burial; there is no public record of death; and there is no coroner's report of death or verdict of a coroner's jury of the State or community where death occurred.

An analysis of the types of evidence accepted in 1,272 death claims certified during March 1938 (representing 10 percent of the total certified for that month), showed that Form OAC-7002 was submitted in 1,027 of the claims, OAC-7001 in 152, the death certificate in 41, affidavits in 3, and some combination of the various documents in 49 others.

The data called for on the "Statements of Death" are not as extensive as the items included on the death certificate as they were devised to include only items essential to the legal, administrative, and statistical requirements of the Bureau of Old-Age Insurance. Some such forms are necessary unless certified copies of the public record are avail-

² For information concerning death records maintained by State and local offices, see the following publications: Hooper-Holmes Bureau, Inc., *Vital Statistics in the United States and Territorial Possessions and in the Provinces of Canada*, 67 pp., December 1936; and U. S. Bureau of the Census, "Survey of Organization and Procedures in State Bureaus of Vital Statistics," *Vital Statistics—Special Reports*, Vol. 3, No. 2, pp. 3-26, Feb. 1, 1937. The Unclaimed Equities Bureau of the Prudential Insurance Company compiled data early in 1938 showing for each State and some cities the earliest available record, and the fee charged for search and/or copy of death record.

able without charge. This might not be the conclusion, however, if some device were effective for securing automatic reports from local registrars when a wage earner dies. The Analysis Division is now considering a proposal whereby the Board would receive, direct from local registrars, reports of deaths as they occur, on an abbreviated form of the standard death certificate, to be distributed by the Board through established channels.

Information to be Submitted by Claimants

Claimants for payments due at the death of a covered worker are required to submit the following:

1. An application for payment, giving the claimant's relationship to the deceased and providing corroborative data on the wage earner's employment and death. This corresponds to the "claimant's statement" ordinarily required by agencies making payments to survivors of deceased persons. The Social Security Board provides three forms, designated as Forms OAC-1003, 1004, and 1005, to be filed, respectively, by widow or widower, other close relative, and executor or administrator.

2. A wage statement from the last employer, submitted on Form OAC-1001, "Statement of Employer." Although primarily devised to obtain data on wages received, this form also includes items on the wage earner's occupation, and the name, relationship, and address of next of kin.

3. Documentary evidence of the wage earner's death. The claimant may submit a certified copy of the certificate of death. The Board's "Statement of Death" is, however, the most widely used of the acceptable documents. A certified copy of either a coroner's report or the verdict by a coroner's jury in the State or community where death occurred may also be used as documentary evidence. As shown later, affidavits, insurance reports, and other materials are considered if the body of the deceased was not recovered. When death occurred outside the United States a report of the death must be filed, bearing the signature and official seal of the United States Consul or other agent of the State Department; or a certified copy of the public record must be submitted, authenticated by the United States Consul or other agent of the State Department.

Not only must specified documents be submitted, but those documents must provide certain prescribed statements of fact. The Bureau of Old-Age Insurance is interested, first of all, in establishing the fact and the date of death. The date is of special significance with reference to age. If the deceased wage earner was around 65 his exact age at date of death must be carefully verified, since any wages received for employment after age 65 are not included in the computation of benefits.

The Board requires that the material submitted in each case identify the deceased as the wage earner who held a particular account number. Minimum requirements for identification purposes are: race or color, sex, and apparent or approximate age.³ In unusual cases, persons who have viewed the body are asked to indicate the facts and circumstances surrounding death, including place, date, time, and cause thereof; or to present such facts as will satisfactorily establish death. If the body of the wage earner is not recovered, the related affidavits must indicate that search has been made and must contain the following statement: "This statement is made with the understanding that it is to be used in connection with claim for payment of lump-sum benefit under the provisions of the Social Security Act." In addition, the sworn statements should contain as many of these facts as are present in the particular case: Identity of the person making the affidavit; time, place, and exact circumstances in which the missing person was last seen; whether there would be probable cause for the body to be missing, under the circumstances surrounding the disappearance; subsequent search for the body, continued absence from residence, business, and customary haunts; reasons or lack of reasons for falsifying disappearance (financial, domestic, or mental trouble); belief of witness that death was a probable result of the circumstances in which the missing person was last seen.

Claims are filed with field offices and forwarded to the Adjudication Operations Section of the Bureau. This Section reviews the claim, requests the field office to obtain any supplementary data that may be needed, and obtains an opinion from the General Counsel's office on any doubtful point. (When a claim is based upon the alleged death of

³ U. S. Comptroller General's decision A-87352, rendered July 7, 1937.

a wage earner whose body has not been recovered, an opinion is requested as to whether the evidence is sufficient to support a finding of death.)

The claimant is responsible for establishing his right to a benefit under title II. In assembling and completing the required forms and evidence, assistance has frequently been rendered by employers, as well as by field representatives of the Board.

Experience With Proofs Submitted

Since April of this year the proportion of death claims requiring additional evidence or opinions has decreased. An analysis of some 20 percent of the claims certified each month from October 1937 to date indicates that there was need for further investigation to establish proof of death in less than 0.1 percent of the cases. In claims which required further investigation the forms submitted were not signed or properly certified; reported date of death conflicted with that on other records; occupations were not accurately described; affidavits made only general reference to the particular wage earner; or some preliminary, unofficial form of death certificate had been forwarded.

Disappearance Cases

Up to September 1938 the Bureau of Old-Age Insurance had received at least 37 applications for benefits in cases where the wage earner was presumed to be dead although a body was never recovered; the cases arose chiefly from drownings

and air disasters. Adjudication of the cases involved review of from one to four principal documents. Where based on a single item, the evidence was generally in the form of a statement from an individual involved in the same accident in which the wage earner met his death, an affidavit from an eyewitness, or a report of an official investigation. If a State or Federal agency had already made a finding of death, this in itself was considered sufficient proof of death. Particular weight was given to reports that insurance claims had already been paid on the basis of the evidence available. Although not recognized as acceptable bases for establishing the fact of death, newspaper accounts often provided strong supporting evidence, as well as the names of eyewitnesses who were later able to furnish the requisite statements. Correspondence has been protracted by initial presentation of evidence based only on hearsay, failure to have basic documents sworn, or failure to provide sufficient corroborative data.

In six "disappearance" cases of another type, the person who was entitled to receive full or part payment of a death claim had disappeared. Under such circumstances, partial payment was made to such other person or persons as were determined by the Board to be entitled thereto. The remainder was withheld until such time as the absentee's death could be established, or the person in question returned and filed application on his own behalf.

FINANCIAL AND ECONOMIC DATA

BUREAU OF RESEARCH AND STATISTICS • DIVISION OF OLD-AGE BENEFITS RESEARCH

The two main categories of Federal expenditures under the Social Security Act are grants to States and transfers to the old-age reserve account. The primary role of the Federal Government in connection with the nine¹ grants-in-aid programs administered by State agencies is its participation in financing the programs, provided that certain standards are maintained as set forth in the Social Security Act. Table 1 shows the amount of checks paid by the Federal Government for grants to States. Checks are issued directly to the appropriate State agencies and are in no case issued directly to the beneficiaries of the programs. The State agencies in turn make payments directly to the beneficiaries.

Expenditures Under the Social Security Act

The volume of grants to States under the eight programs shown in table 1 totaled \$123.7 million for the first 4 months of the fiscal year 1938-39. The October grants amounted to \$47.2 million, or 38.2 percent of the total amount granted in the 4 months ended October 31. Of the grants paid in October, 93.5 percent were authorized by the Social Security Board, including \$30.2 million for old-age assistance, \$4.1 million for aid to dependent children, \$800,000 for aid to the blind, and \$9.1 million for the administration of unemployment compensation. Of the total October grants, 2.9 percent were authorized by the Children's Bureau, including \$600,000 for maternal and child-health services, \$400,000 for services to crippled children, and \$400,000 for child-welfare services. The grants paid in October for public-health work under the authorization of the Public Health Service amounted to \$1.7 million, or 3.6 percent of the total October grants. The percentage distribution of the grants for the various programs during October was approximately the same as the distribution for the first 4 months of the fiscal year. Thus the substantial increase in total grants which occurred in October included a corresponding increase in each of the constituent programs.

Figures showing the grants to each State under the various programs, except that relating to

¹ Table 1 does not show data for the vocational rehabilitation program, as funds appropriated for this purpose under the Social Security Act cannot be segregated from other funds appropriated for the same purpose.

services for vocational rehabilitation, are shown in table 6 on the basis of checks issued by the Treasury Department. Tables 7 and 8 show the grants certified by the Social Security Board for the various grants-in-aid programs administered by the Board. The formulas for determining the size of the grants to the individual States differ considerably for the various programs, since under provisions of the Social Security Act there are differences in the extent to which Federal funds are made contingent on the provisions for State or State and local funds.

In a consideration of the figures for total amounts of grants shown in table 1, and for grants certified and checks issued for each State in tables 6, 7, and 8, the reader should keep in mind the bases on which these grants are made. The differences in the amount of grants to the various States, shown in the three tables, reflect in part the operation of these different formulas. Wherever the amount of the Federal grant is made contingent upon the amount of funds which the State contributes, differences in the Federal grants to various States will, of course, result from the differing amounts of State contributions. Apart from the fundamental differences in the population of the States and, in turn, in the total number of potentially needy cases under each program, substantial differences arise in the proportion of needy cases for which the different States make provision and also in the amounts paid to such cases. Data on these types of differences with respect to the public-assistance programs are contained in the public-assistance section of the Bulletin.

The second major category of expenditures under the social security program consists of the transfers to the old-age reserve account. This item of expenditure, as may be seen in table 1, has been the largest item of expenditure both in the first 4 months of the present fiscal year and in the fiscal year 1937-38. The question has occasionally been raised concerning the inclusion of these transfers as expenditures under the Social Security Act. Their inclusion results from the fact that, under the provisions of the Social Security Act, tax collections under title VIII do not flow directly into the old-age reserve account, but

are covered into the general fund of the Treasury as internal revenue receipts. It is necessary to make specific appropriations to the old-age reserve account—appropriations that are similar to all other appropriations made by Congress. In turn, the transfers made under these appropriations are expenditures of the Federal Government just as are any other expenditures. The cumulative expenditures of this type as of October 31 were approximately equal to the total amount of taxes collected under title VIII, minus administrative expenditures for the old-age insurance program incurred by all the Government bureaus participating in the administration of this program:

Administrative expenses, which in October constituted only 2.2 percent of total Federal expenditures under the Social Security Act, form the third major category of expenditures under the act. Of the \$7.4 million expended for administration in the 4 months ended October 31, \$7.3 million

constituted the expenses of the Social Security Board.

Table 2 shows what proportion the expenditures under the Social Security Act form of all Federal expenditures. Total disbursements under the act during October represented about 10.5 percent of total Federal expenditures exclusive of public-debt retirement. There is some fluctuation from month to month in this ratio, but there is no relationship between these fluctuations and the changes in the ratio between receipts under the act and total Federal receipts.

Receipts

Taxes collected under titles VIII and IX of the Social Security Act accounted for about 10.2 percent of total Federal receipts for the month of October. Comparisons of social security tax receipts with total receipts of the Federal Government will habitually show a somewhat regular

Table 1.—Federal appropriations and expenditures under the Social Security Act for the fiscal year 1937-38, and for the fiscal year 1938-39 as of Oct. 31, 1938¹

Item	Fiscal year 1937-38		Fiscal year 1938-39	
	Appropriations ²	Expenditures to June 30, 1938 ³	Appropriations ²	Expenditures to Oct. 31, 1938 ⁴
ADMINISTRATIVE EXPENSES				
Social Security Board: Salaries and expenses, and wage records.....	\$10,500,000.00	\$10,613,584.38	\$22,300,000.00	\$7,260,280.20
Department of Commerce (Bureau of the Census): Salaries and expenses.....	25,000.00	8,513.70	80,000.00	17,254.74
Department of Labor (Children's Bureau): Salaries and expenses.....	306,000.00	336,379.18	320,000.00	105,960.02
Total, administrative expenses.....	10,831,000.00	10,958,477.26	22,700,000.00	7,392,512.96
GRANTS TO STATES				
Social Security Board:				
Old-age assistance.....	\$ 166,500,000.00	182,198,734.35	214,000,000.00	79,300,543.86
Unemployment compensation administration.....	\$ 22,500,000.00	\$ 41,910,919.49	40,000,000.00	\$ 24,020,686.33
Aid to dependent children.....	\$ 24,900,000.00	25,498,282.01	45,000,000.00	11,716,812.19
Aid to the blind.....	\$ 5,200,000.00	5,161,249.06	8,000,000.00	2,023,927.15
Total, Social Security Board.....	219,100,000.00	254,769,184.91	307,000,000.00	117,070,969.53
Department of Labor (Children's Bureau):				
Maternal and child-health services.....	3,700,000.00	3,775,545.57	3,700,000.00	1,548,290.79
Services for crippled children.....	2,800,000.00	2,691,940.82	2,800,000.00	1,220,669.84
Child-welfare services.....	1,475,000.00	1,365,749.56	1,500,000.00	719,902.02
Total, Department of Labor.....	7,975,000.00	7,833,235.95	8,000,000.00	3,488,862.65
Treasury Department (Public Health Service): Public-health work.....	8,000,000.00	8,802,079.88	8,000,000.00	3,121,116.67
Total, grants to States.....	235,075,000.00	271,494,500.74	323,000,000.00	123,680,948.85
Old-age reserve account (general fund) ⁵	500,000,000.00	387,000,000.00	300,000,000.00	141,000,000.00
Grand total.....	745,906,000.00	678,452,978.00	705,700,000.00	272,073,461.81

¹ This table follows the form used by the Treasury Department in reporting appropriations and expenditures pursuant to the provisions of the Social Security Act. Certain funds appropriated pursuant to the act are not included here, because they are not segregated from other funds appropriated for the same purposes. This is true of funds for vocational rehabilitation, for which there was appropriated \$1,800,000 for each of the fiscal years 1937-38 and 1938-39 for grants to the States, and \$95,000 for 1937-38 and \$104,650 for 1938-39 for administration. The U. S. Public Health Service received appropriations of \$1,600,000 for both 1937-38 and 1938-39 for research and administration, in addition to the sums for grants to the States shown in this table.

² Excludes unexpended balance of appropriations for previous fiscal year.

³ On a checks-paid basis.

⁴ After transfer of funds to old-age assistance from appropriations for aid to dependent children and aid to the blind.

⁵ Includes additional appropriation of \$3.5 million approved May 25, 1938.

⁶ Includes grants certified by the Social Security Board for payment to States for employment service administration to meet the requirements of the unemployment compensation program.

⁷ For a statement of the reserve fund status as of Oct. 31, 1938 (showing payments made and interest credited), see table 4.

Source: U. S. Treasury Department: Appropriations from the Office of the Commissioner of Accounts and Deposits, expenditures from the Daily Treasury Statement.

movement within each quarter. In the first and second month of each quarter the percentage of receipts accounted for by social security taxes will be fairly substantial, because taxes under title VIII are payable during the month immediately following the end of a quarter. In the third month of each quarter, social security taxes account for a much smaller percentage of total Federal receipts: first, because title VIII tax collections fall off considerably; and secondly, because Federal income tax installments are due in the last month of each quarter, thus increasing receipts from sources other than social security taxes.

As indicated by table 2, the gross public debt of the Federal Government increased \$30 million during October; \$18 million of this amount represented an increase in social security issues.

Figures showing tax collections by internal

revenue districts are presented in table 3. The data shown for each of the various State collection districts represent receipts from employers filing returns in those States, and many employers who file their returns in one district include in such returns taxes on employment in one or more other districts.

Total receipts under title VIII in October amounted to \$30.6 million. This figure is slightly higher than those for receipts in April and July which were the first months of the two preceding quarters. As explained in the discussion of table 1, cumulative collections under title VIII through October 31 were approximately equal to cumulative transfers to the old-age reserve account plus administrative expenses, under the old-age insurance program.

Receipts under title IX during October amounted to \$2.9 million, consisting for the most part of

Table 2.—Receipts, expenditures, and issues under the Social Security Act, and total governmental receipts, expenditures, and debt, totals for the fiscal years ended June 30, 1936, June 30, 1937, and June 30, 1938, and by months, July 1937–October 1938

[In millions of dollars]

Fiscal year and month	Receipts of the Federal Government			Expenditures ¹ of the Federal Government				Excess receipts (+) or expenditures (—)	General fund balance	Amount of and changes in public debt								
	Total, all sources	Taxes under the Social Security Act ¹	All other	Total	Under the Social Security Act					Amount of public debt				Monthly changes (+) or (—) in public debt				
					Grants to States and administrative expense	Transfers to old-age reserve account	All other			Total	Exclusive of social security issues	Social security issues for—		Total	Exclusive of social security issues	Social security issues for—		
												Old-age reserve account	Unemployment trust fund			Old-age reserve account	Unemployment trust fund	
Total, 1935-36.....	\$4, 116	.....	\$4, 116	\$8, 477	\$28	.....	\$8, 449	—\$4, 361	+\$840	\$33, 779	\$33, 760	.....	\$19	+\$5, 078	+\$5, 059	.....	+\$19	
Total, 1936-37.....	5, 294	\$252	5, 042	8, 001	183	.....	\$265	7, 553	—2, 707	—128	36, 425	35, 846	\$267	312	+2, 646	+2, 086	+\$267	+293
Total, 1937-38.....	6, 242	604	5, 638	7, 701	291	387	7, 023	—1, 459	—338	37, 165	35, 631	662	872	+740	—215	+395	+560	.....
July.....	409	53	356	659	29	42	588	—250	+85	36, 716	36, 067	308	341	+291	+221	+41	+29	.....
August.....	453	60	393	556	17	41	498	—103	+263	37, 045	36, 286	349	410	+329	+219	+41	+69	.....
September.....	788	50	738	681	10	41	630	+107	—43	36, 875	36, 027	390	458	—170	—259	+41	+48	.....
October.....	333	52	281	615	40	41	534	—282	—184	36, 956	36, 029	431	496	+81	+2	+41	+38	.....
November.....	327	36	291	542	31	41	470	—215	—68	37, 094	36, 043	472	574	+138	+19	+41	+78	.....
December.....	865	69	796	730	13	43	674	+135	+365	37, 279	36, 141	513	625	+185	+93	+41	+51	.....
January.....	335	57	278	566	45	41	480	—231	—23	37, 453	36, 250	554	649	+174	+109	+41	+24	.....
February.....	349	80	269	512	18	41	453	—163	+25	37, 633	36, 304	595	734	+180	+54	+41	+85	.....
March.....	959	3	956	759	9	43	707	+200	+166	37, 556	36, 176	636	744	—77	—128	+41	+10	.....
April.....	273	33	240	686	32	11	643	—413	—451	37, 510	36, 122	647	741	—46	—54	+11	—3	.....
May.....	375	105	270	675	22	2	551	—200	—122	37, 422	35, 949	647	826	—88	—173	0	+85	.....
June.....	774	5	769	821	24	0	797	—47	—351	37, 165	35, 631	662	872	—257	—318	+15	+46	.....
Total, 1938-39 to Oct. 31.....	1, 841	174	1, 667	2, 965	131	141	2, 693	—1, 124	+354	38, 423	36, 689	798	936	+1, 258	+1, 058	+136	+64	.....
July.....	311	31	280	762	40	38	684	—451	—100	37, 191	35, 619	700	872	+26	—12	+38	0	.....
August.....	487	106	381	683	32	38	613	—196	+144	37, 593	35, 906	733	954	+402	+287	+33	+82	.....
September.....	711	3	708	751	10	33	708	—40	+719	38, 393	36, 677	766	950	+800	+771	+33	—4	.....
October.....	332	34	298	709	49	32	688	—437	—409	38, 423	36, 689	798	936	+30	+12	+32	—14	.....

¹ Federal tax receipts under titles VIII and IX of the Social Security Act. These data are from the Daily Treasury Statements and therefore are different from the tax collections in table 3 which are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department.

² Exclusive of public debt retirement. On the basis of "checks paid," i. e., checks cashed and returned to the U. S. Treasury.

Source: Computed from data furnished by the Daily Treasury Statements.

the third installment of taxes on 1937 pay rolls. The October collections under this title were approximately equal to collections in October 1937, despite the higher rate—2 percent—prevailing on 1937 pay rolls. It should be remembered that tax collections under title IX represent the amounts collected after deduction of the 90-

percent credit to employers who have contributed under a State unemployment compensation law.

Old-Age Reserve Account

The operations of the old-age reserve account during the month of October are shown in table 4. On October 1, 1938, the balance of the 1938-39

Table 3.—Federal tax collections under titles VIII and IX of the Social Security Act, by internal revenue collection districts, fiscal years 1937-38 and 1938-39, and cumulative to Oct. 31, 1938¹

[In thousands of dollars]

Internal revenue collection districts in—	Collections in the fiscal year 1937-38			Collections in the fiscal year 1938-39 to Oct. 31, 1938			Cumulative collections to Oct. 31, 1938		
	Total, titles VIII and IX	Under title VIII ²	Under title IX ³	Total, titles VIII and IX	Under title VIII ²	Under title IX ³	Total, titles VIII and IX	Under title VIII ²	Under title IX ³
All States.....	\$600,678.0	\$510,550.6	\$90,127.3	\$173,087.3	\$159,216.8	\$13,870.5	\$1,029,946.5	\$868,108.8	\$161,837.7
Alabama.....	4,149.9	3,646.6	503.3	1,210.5	1,148.2	62.3	7,008.5	6,215.0	793.4
Arizona.....	988.4	898.6	89.9	284.1	279.2	4.9	1,685.3	1,544.5	140.8
Arkansas.....	1,669.2	1,373.3	295.9	443.5	413.1	30.5	2,998.3	2,295.1	703.2
California (2 districts).....	34,706.8	30,970.5	3,736.3	10,084.1	9,726.2	357.9	58,100.9	52,119.7	5,981.2
Colorado.....	3,505.1	3,137.5	367.6	1,037.7	995.7	42.0	5,826.6	5,242.1	584.5
Connecticut.....	11,456.5	10,019.2	1,437.3	3,346.2	3,179.0	167.2	19,600.1	17,301.3	2,298.8
Delaware.....	3,407.9	2,840.3	567.6	898.5	792.5	106.1	5,905.2	4,762.6	1,142.6
Florida.....	4,027.9	3,288.3	739.6	1,216.7	1,171.3	45.5	7,605.5	5,887.5	1,718.0
Georgia.....	5,937.9	4,674.3	1,263.6	1,747.6	1,533.0	214.6	11,114.8	8,182.5	2,932.4
Hawaii.....	1,203.1	973.6	229.5	303.8	296.8	7.0	2,209.2	1,681.6	527.6
Idaho.....	1,063.1	964.2	98.9	376.7	373.5	3.2	1,831.4	1,678.2	153.1
Illinois (2 districts).....	61,001.8	47,840.0	13,161.8	15,927.6	14,520.7	1,406.9	109,224.1	81,336.9	27,887.2
Indiana.....	10,020.9	8,927.1	1,093.8	3,650.2	3,528.7	121.5	17,822.9	16,088.4	1,734.6
Iowa.....	5,009.3	4,510.9	498.4	1,734.5	1,690.9	43.6	8,698.1	7,846.6	851.5
Kansas.....	3,192.1	2,430.0	762.1	1,009.2	937.9	71.2	5,941.7	4,300.8	1,640.9
Kentucky.....	4,573.3	3,884.3	689.1	1,420.9	1,270.2	150.7	7,810.4	6,603.6	1,212.8
Louisiana.....	4,152.1	3,687.6	464.5	1,397.8	1,361.2	36.6	7,141.7	6,415.2	726.5
Maine.....	2,342.0	2,099.2	242.8	706.4	687.7	18.7	3,038.2	3,572.6	365.6
Maryland (including District of Columbia).....	10,357.1	8,813.3	1,543.8	3,386.2	3,185.4	200.8	17,014.0	15,420.5	2,493.5
Massachusetts.....	26,044.4	22,882.8	3,161.6	7,290.4	6,864.3	426.1	44,284.0	39,102.7	5,181.3
Michigan.....	36,955.6	33,023.0	3,932.7	8,536.5	7,843.2	693.3	59,606.6	53,218.7	6,387.8
Minnesota.....	8,999.5	7,615.7	1,383.8	2,568.4	2,460.8	107.6	15,270.4	12,866.1	2,404.2
Mississippi.....	1,356.1	1,233.2	122.9	429.8	423.9	6.0	2,265.3	2,083.5	181.8
Missouri (2 districts).....	17,224.0	13,141.1	4,082.9	4,995.2	4,614.4	380.8	31,623.1	23,111.1	8,511.9
Montana.....	1,147.9	953.2	194.7	351.6	332.1	19.5	2,070.0	1,613.1	456.9
Nebraska.....	3,185.2	2,412.2	773.0	948.4	864.2	84.2	5,797.1	4,131.8	1,665.3
Nevada.....	697.6	596.0	111.5	139.6	123.3	16.4	1,247.0	995.8	251.1
New Hampshire.....	1,489.1	1,349.4	139.6	573.6	553.3	20.3	2,693.9	2,469.0	224.9
New Jersey (2 districts).....	20,841.7	18,508.2	2,333.6	6,437.6	6,074.7	362.9	34,861.7	31,058.0	3,803.8
New Mexico.....	591.5	547.4	44.1	211.7	209.2	2.5	1,018.5	953.1	65.4
New York (6 districts).....	136,414.3	109,763.0	26,651.3	41,517.2	35,560.2	5,957.0	234,402.3	188,539.3	45,863.0
North Carolina.....	6,599.4	5,856.8	742.6	1,952.2	1,875.2	77.0	11,201.2	10,013.1	1,188.0
North Dakota.....	508.9	445.6	63.3	215.0	206.9	8.1	1,000.2	819.0	181.3
Ohio (4 districts).....	39,975.0	35,265.0	4,710.0	10,477.9	9,881.9	596.0	67,068.4	59,509.0	7,559.4
Oklahoma.....	5,643.6	5,049.0	594.5	1,743.4	1,674.0	69.4	9,544.3	8,506.7	1,037.6
Oregon.....	3,697.6	3,304.2	393.3	1,173.9	1,136.2	37.7	6,274.1	5,624.5	649.6
Pennsylvania (3 districts).....	57,629.1	51,119.7	6,509.4	15,403.9	14,464.9	938.9	96,488.2	85,991.9	10,496.4
Rhode Island.....	3,871.4	3,838.2	33.2	1,100.6	1,080.5	20.1	6,694.9	6,363.2	331.7
South Carolina.....	2,760.9	2,574.4	186.5	749.0	702.8	46.2	4,556.6	4,210.5	346.0
South Dakota.....	550.9	542.3	8.6	188.9	187.9	1.0	958.1	923.1	35.1
Tennessee.....	5,219.6	4,552.8	666.8	1,546.9	1,500.0	46.9	8,870.0	7,823.3	1,046.7
Texas (2 districts).....	13,830.5	12,370.5	1,460.0	4,866.6	4,388.9	477.7	23,575.8	21,032.4	2,543.5
Utah.....	1,362.7	1,230.4	132.3	403.6	397.5	4.1	2,309.3	2,090.9	218.5
Vermont.....	955.3	849.7	105.7	308.0	293.8	14.3	1,648.5	1,481.0	167.5
Virginia.....	5,461.6	4,753.9	707.8	1,709.3	1,645.2	64.1	9,320.9	8,153.5	1,167.4
Washington (including Alaska).....	7,354.6	6,015.3	1,339.3	1,963.7	1,852.9	110.7	13,174.9	9,973.8	3,201.1
West Virginia.....	5,107.5	4,583.6	523.9	1,301.8	1,245.1	56.7	8,459.1	7,658.7	800.5
Wisconsin.....	11,874.3	10,730.6	1,143.7	3,613.2	3,457.1	156.2	20,264.5	18,485.0	1,779.5
Wyoming.....	503.9	474.9	29.0	187.1	181.1	6.0	1,044.5	831.9	212.5

¹ These data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department and therefore are slightly different from the tax figures shown in table 2, which are based on Daily Treasury Statements. The amounts listed in this table represent collections made in the internal revenue collection districts in the respective States and covered into the U. S. Treasury. An amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

² "Taxes with respect to employment." Effective Jan. 1, 1937, based on wages for employment as defined in sec. 811 of the Social Security Act, payable by both employer and employee.

³ "Tax on employers of 8 or more." Effective Jan. 1, 1936, based on wages for employment as defined in sec. 907 of the Social Security Act, payable by employers only. The sums here recorded represent taxes paid after deduction of credits for amounts paid into State unemployment funds. During part of the period to which these figures apply, employers were not able to claim these credits in some States whose unemployment compensation laws had not yet been certified by the Social Security Board.

Source: U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

appropriation available to the reserve account amounted to \$364 million. During October, \$32 million was transferred from this appropriation to the reserve. The entire amount transferred was invested in 3-percent special Treasury notes, increasing total investment holdings of the reserve account at the end of October to \$798.3 million. The amount transferred for investment purposes in October was \$1 million less than the amounts transferred for this purpose in August and September, and \$6 million less than the corresponding transfer in July. All the investment holdings of the reserve account are now in the form of special 3-percent Treasury notes, the "Old-age reserve account series," which mature from June 30, 1941, to 1943. The prices prevailing on publicly offered Government obligations continue to be such that these obligations cannot be acquired on terms which will provide an investment yield of at least 3 percent, as required by title II of the Social Security Act. This fact makes necessary the continued use of special obligations as the investment medium for the old-age reserve account.

Total lump-sum benefit payments under the old-age insurance program during October amounted for the first time to over \$1 million, an

increase of about 25 percent over payments during September. These payments consist of claims paid to covered workers who have reached the age of 65 and claims paid to the estates of covered workers who have died. In each case the payment is equal to 3½ percent of the wages received by the worker for covered employment since 1936 and before age 65 or time of death. The gradual increase in the amount of lump-sum payments during the past year is a reflection both of an increase in the number of claimants and in the average size of the claim. Detailed figures regarding both of these items are presented in the old-age insurance section of the Bulletin. The average lump-sum payment certified during October 1938 was \$61.81, which is 2¼ times the corresponding average for October 1937.

Unemployment Trust Fund

The status of the unemployment trust fund as of October 31, 1938, is shown in table 5; this table presents both the total balance in the fund and the amount credited to the accounts of each of the States. The special 2½-percent certificates of indebtedness held by the Treasury for the account of the unemployment trust fund decreased

Table 4.—Status of the old-age reserve account, by months, January 1937–October 1938

Year and month	Appropriation balance on first of month ¹	Transfers from appropriation to account	Interest received by account	3-percent special Treasury notes acquired	Deposits with disbursing officer for benefit payments	Benefit payments	Cash with disbursing officer at end of month
1937							
January.....	\$265,000,000.00	\$45,000,000	-----	\$45,000,000	-----	\$0.00	\$0.00
February.....	220,000,000.00	45,100,000	-----	45,000,000	\$100,000.00	.00	100,000.00
March.....	174,900,000.00	45,000,000	-----	45,000,000	-----	.00	100,000.00
April.....	129,900,000.00	45,000,000	-----	45,000,000	-----	229.79	99,770.21
May.....	84,900,000.00	45,000,000	-----	45,000,000	-----	7,065.20	92,705.01
June.....	39,900,000.00	39,900,000	\$2,261,810.97	42,100,000	-----	19,674.36	73,030.65
July.....	500,000,000.00	42,000,000	(²)	41,000,000	\$1,061,810.97	46,357.05	1,088,484.57
August.....	458,000,000.00	41,000,000	-----	41,000,000	-----	108,080.84	980,403.73
September.....	417,000,000.00	41,000,000	-----	41,000,000	-----	99,472.23	880,931.50
October.....	376,000,000.00	41,000,000	-----	41,000,000	-----	169,348.62	711,582.88
November.....	335,000,000.00	41,000,000	-----	41,000,000	-----	263,972.69	447,610.19
December.....	294,000,000.00	43,000,000	-----	41,000,000	2,000,000.00	302,274.87	2,145,335.32
1938							
January.....	251,000,000.00	41,000,000	-----	41,000,000	-----	581,004.99	1,564,330.33
February.....	210,000,000.00	41,000,000	-----	41,000,000	-----	602,215.64	962,114.69
March.....	169,000,000.00	43,000,000	-----	41,000,000	2,000,000.00	736,132.95	2,225,981.74
April.....	126,000,000.00	10,800,000	-----	10,800,000	" -23.35	841,022.47	1,384,935.92
May.....	115,200,023.35	2,200,000	-----	0	\$2,199,921.36	823,297.05	2,761,560.23
June.....	113,000,101.99	0	15,412,232.89	15,400,000	" -56.56	830,883.47	1,930,620.20
July.....	473,012,391.44	38,000,000	-----	38,000,000	" -134.05	779,513.08	1,150,973.07
August.....	435,012,525.40	38,000,000	-----	33,000,000	\$4,999,733.27	826,495.23	5,324,211.11
September.....	397,012,792.22	33,000,000	-----	33,000,000	" -546.86	853,254.97	4,470,409.28
October.....	364,013,339.08	32,000,000	-----	32,000,000	" -81.65	1,073,917.60	3,396,410.03
Cumulative to Oct. 31.....	332,013,420.73	793,000,000	17,674,043.86	798,300,000	12,360,623.13	8,964,213.10	3,396,410.03

¹ On the books of the Bookkeeping and Warrants Division of the Treasury Department. \$265 million was appropriated to the old-age reserve account for the fiscal year 1936-37, \$500 million for the fiscal year 1937-38, and \$360 million for the fiscal year 1938-39. See footnote 3 below for explanation of additions to appropriation.

² \$61,810.97 of the interest earned during the first 6 months was held as an appropriation balance until July 1937, at which time it was transferred to the disbursing officer.

³ Collections of improper payments made to claimants have been deducted and transferred to the appropriations.

Source: Computed from data furnished by the Daily Treasury Statements.

\$14 million during October. This was the second consecutive month during which the investment holdings of the fund decreased. During the same period, however, the uninvested portion of the trust fund, which is held as a disbursing account in the Treasury, increased from \$7.7 million to \$20.2 million. There was, therefore, a net decline of about \$1.6 million in the assets of the unemployment trust fund. This amount is approximately equivalent to the excess of withdrawals

over contributions deposited during October. Since many of the States now collect contributions quarterly, the monthly ratio between deposits and withdrawals will fluctuate greatly.

Detailed data on contributions collected under the various State unemployment compensation laws and on unemployment benefit payments made during October are presented in the unemployment compensation section of the Bulletin. Fluctuations in the total holdings of the fund

Table 5.—Status of the unemployment trust fund as of Oct. 31, 1938

State	Contributions first collectible on pay rolls for —	Balance as of June 30, 1937	Fiscal year 1937-38				Fiscal year 1938-39			
			Contributions deposited	Interest credited	Withdrawals ¹	Balance as of June 30, 1938	Contributions deposited July 1-Oct. 31, 1938	Interest credited July 1-Oct. 31, 1938 ²	Withdrawals Oct. 31, 1938	Balance as of Oct. 31, 1938
Total.....		\$313,602,561.52	\$748,813,895.53	\$15,172,022.11	\$195,720,000	\$881,868,479.16	\$242,821,266.54	\$5,712,635.87	\$169,400,000	\$961,002,381.57
Alabama.....	1936	4,911,753.12	6,627,900.79	184,428.43	4,250,000	7,474,091.34	1,816,834.81	43,579.45	3,450,000	5,884,505.60
Alaska.....	1937		498,958.23	3,623.36		502,581.59	135,478.50	3,443.70		641,503.79
Arizona.....	1936	930,784.65	1,815,356.24	39,169.71	1,200,000	1,585,310.60	500,000.00	10,370.67	550,000	1,545,681.27
Arkansas.....	1937		3,575,206.47	40,550.14		3,615,756.61	734,243.39	25,062.79		4,375,062.79
California.....	1936	27,909,344.34	63,495,000.00	1,470,081.18	12,200,000	80,674,425.52	20,114,628.64	536,861.63	9,420,000	91,905,915.79
Colorado.....	1936	2,309,943.41	4,035,587.42	109,492.72		6,455,023.55	1,238,504.62	43,810.90		7,737,339.07
Connecticut.....	1936	8,446,814.60	12,153,000.00	308,356.68	8,250,000	12,658,171.28	3,925,000.00	79,490.37	3,750,000	12,912,661.65
Delaware.....	1937		2,801,683.16	21,716.99		2,823,400.15	533,631.31	19,326.94		3,376,358.40
District of Columbia.....	1936	3,528,047.77	5,177,939.64	141,647.08	825,000	8,022,634.49	2,146,167.35	53,070.41	575,000	9,646,872.25
Florida.....	1937		6,995,820.77	57,707.18		7,053,527.95	1,390,000.00	47,944.26		8,491,472.21
Georgia.....	1937		10,767,192.82	91,905.17		10,859,097.99	2,500,000.00	73,122.25		13,432,220.24
Hawaii.....	1937		2,148,537.76	16,078.28		2,164,616.04	551,692.83	14,901.38		2,731,210.25
Idaho.....	1936	904,010.47	1,596,933.38	44,153.01		2,545,086.86	527,477.66	17,304.92	200,000	2,889,879.44
Illinois.....	1937		84,314,013.81	464,422.54		84,778,436.35	18,300,000.00	583,947.48		103,662,383.83
Indiana.....	1936	14,058,452.89	15,135,803.50	544,966.71	2,500,000	27,239,223.10	7,570,240.61	155,993.38	11,200,000	23,765,457.09
Iowa.....	1936	2,756,610.16	7,000,000.00	163,112.59		9,919,722.75	1,900,000.00	63,780.12	1,750,000	10,133,502.87
Kansas.....	1937		7,122,280.08	78,795.43		7,201,075.51	1,646,002.97	49,698.73		8,898,777.21
Kentucky.....	1936	2,510,459.81	10,682,000.00	219,047.99		13,411,507.80	2,600,000.00	89,835.64		16,011,342.44
Louisiana.....	1936	3,824,169.43	7,475,000.00	176,949.09	1,750,000	9,726,118.52	3,175,000.00	64,553.23	1,625,000	11,340,671.75
Maine.....	1936	1,800,899.88	3,050,000.00	72,428.21	2,700,000	2,283,318.09	1,075,000.00	13,334.16	1,300,000	2,071,652.25
Maryland.....	1936	3,016,919.51	9,800,000.00	181,963.59	6,300,000	6,698,883.10	5,000,000.00	46,470.17	3,000,000	8,745,353.27
Massachusetts.....	1936	18,869,145.19	39,300,000.00	888,931.07	15,000,000	44,058,076.26	12,000,000.00	282,203.87	12,000,000	44,340,280.13
Michigan.....	1936	13,131,614.88	47,996,290.15	915,648.11		62,033,523.14	5,712,770.29	355,003.13	35,000,000	33,101,296.56
Minnesota.....	1936	4,729,730.48	11,700,000.00	231,688.86	5,500,000	11,161,419.34	3,750,000.00	72,640.96	2,000,000	12,984,090.30
Mississippi.....	1936	1,146,582.13	2,107,596.67	53,114.26	650,000	2,657,283.06	791,000.00	17,073.48	675,000	2,790,366.54
Missouri.....	1937		24,094,668.20	148,029.36		24,242,697.56	5,400,000.00	166,555.74		29,809,053.30
Montana.....	1937		3,050,697.20	33,037.21		3,083,734.41	900,000.00	21,709.56		4,005,443.97
Nebraska.....	1937		4,801,135.90	87,823.61		4,888,959.51	1,234,000.00	33,900.28		6,106,859.69
Nevada.....	1937		1,028,946.31	12,084.56		1,041,030.87	240,046.43	7,166.13		1,288,243.43
New Hampshire.....	1936	2,300,138.55	3,054,871.43	86,463.48	2,070,000	3,371,473.46	841,324.08	20,257.05	800,000	3,433,054.59
New Jersey.....	1936	16,635,414.88	27,176,000.00	722,521.95		44,533,936.83	11,218,000.00	306,875.29		56,058,812.12
New Mexico.....	1936	654,159.04	975,000.00	28,701.88		1,657,860.92	600,000.00	11,780.17		2,269,641.09
New York.....	1936	56,663,174.64	90,800,000.00	2,184,506.42	50,000,000	99,647,681.06	51,220,000.00	674,707.19	30,000,000	121,542,388.25
North Carolina.....	1936	5,552,855.72	8,255,000.00	206,067.64	5,575,000	8,438,923.36	2,970,000.00	45,970.01	3,550,000	7,904,893.37
North Dakota.....	1937		1,263,116.11	13,135.64		1,276,251.75	350,000.00	8,606.52		1,634,858.27
Ohio.....	1936	17,119,822.46	32,102,364.27	1,173,458.70		70,395,645.43	14,643,245.81	463,122.80		85,502,014.04
Oklahoma.....	1936	3,527,980.14	6,080,000.00	156,611.72		9,764,591.86	2,150,000.00	64,759.91		11,979,351.77
Oregon.....	1936	3,351,296.64	5,184,881.46	119,389.84	4,000,000	4,655,567.94	2,145,221.54	29,052.20	1,300,000	5,529,841.68
Pennsylvania.....	1936	38,094,190.67	65,522,000.00	1,527,735.83	38,500,000	66,553,926.50	19,280,000.00	387,331.77	29,000,000	87,221,258.27
Rhode Island.....	1936	4,505,597.43	7,207,179.25	155,046.86	6,800,000	5,067,823.54	2,717,757.33	31,342.53	2,050,000	5,766,925.40
South Carolina.....	1936	2,517,695.89	3,525,000.00	103,101.08		6,145,796.97	1,400,000.00	40,303.76	400,000	7,186,100.73
South Dakota.....	1936	473,367.73	870,000.00	23,672.77		1,367,040.50	390,000.00	9,631.12		1,766,671.62
Tennessee.....	1936	3,818,051.16	6,620,000.00	158,400.99	3,500,000	7,096,452.15	2,060,000.00	43,230.05	2,500,000	6,699,682.20
Texas.....	1936	10,658,749.45	18,810,000.00	462,744.10	4,200,000	25,731,493.55	7,670,000.00	168,097.70	3,600,000	29,969,591.25
Utah.....	1936	1,122,597.42	2,190,000.00	48,291.01	1,725,000	1,635,888.43	950,000.00	10,965.04	605,000	1,991,833.47
Vermont.....	1936	660,644.80	1,273,729.43	29,270.81	575,000	1,388,645.04	483,876.15	9,088.96	200,000	1,681,610.15
Virginia.....	1936	4,321,153.45	7,475,000.00	183,336.92	2,950,000	9,029,490.37	2,425,000.00	56,469.40	2,150,000	9,360,959.77
Washington.....	1937		12,976,602.61	134,744.43		13,110,347.04	3,200,000.00	88,356.53		16,398,703.57
West Virginia.....	1936	3,612,222.38	10,078,000.00	176,815.21	8,600,000	5,267,037.59	2,912,000.00	28,991.12	2,850,000	5,358,028.71
Wisconsin.....	1934	23,258,176.35	15,406,155.72	709,282.27	6,100,000	33,273,614.34	5,372,122.22	210,345.36	3,900,000	34,956,081.92
Wyoming.....	1937		1,632,467.75	17,769.54		1,650,237.29	415,000.00	11,395.06		2,076,632.95

¹ Contributions payable under State unemployment compensation laws. Contributions from employers are collectible in all States; in addition, the following States require employee contributions on wages earned: Alabama, California, Kentucky, Louisiana, Massachusetts, New Jersey, Rhode Island. (Employee contributions in Massachusetts have been suspended for the period July 1, 1938-June 30, 1939.)

² Represents withdrawals since Jan. 1, 1938, except in the case of Wisconsin, which had withdrawn \$2,250,000 previous to that date.

³ Interest is credited at the end of each quarter of the fiscal year.

Source: Computed from data furnished by the U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

Table 6.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department in the fiscal year 1937-38 and in the fiscal year 1938-39 to Oct. 31, 1938¹

[In thousands of dollars]

State	Fiscal year 1937-38, ² total grants	Fiscal year 1938-39 to Oct. 31, 1938								
		Total grants	Social Security Board				Department of Labor			Treasury Department
			Old-age assistance	Aid to dependent children	Aid to the blind	Unemployment compensation administration ³	Maternal and child-health services ⁴	Services for crippled children ⁵	Child-welfare services ⁶	
Total, all participating States.....	\$274,956.9	\$122,367.3	\$73,603.4	\$11,435.4	\$1,829.3	\$28,326.6	\$1,704.3	\$1,272.0	\$722.4	\$3,474.0
Alabama.....	2,599.9	1,116.0	359.4	134.4	10.1	379.6	53.2	38.9	23.2	117.0
Alaska.....	252.8	117.2	61.3	(⁷)	(⁷)	19.8	13.8	2.4	1.9	17.9
Arizona.....	1,417.3	790.9	423.4	106.0	17.3	156.4	35.9	12.1	12.4	27.4
Arkansas.....	1,804.9	729.5	308.5	57.9	9.9	205.8	32.7	56.1	15.5	43.0
California.....	25,545.7	10,187.4	7,346.9	566.9	364.1	1,696.6	40.4	54.9	13.6	133.8
Colorado.....	6,494.2	2,722.4	2,216.5	214.3	44.7	184.8	15.3	16.4	9.3	21.1
Connecticut.....	3,845.4	1,630.5	814.6	(⁷)	(⁷)	732.2	26.2	3.6	7.3	46.5
Delaware.....	496.3	233.2	50.0	22.8	(⁷)	116.2	19.2	4.1	6.1	15.0
District of Columbia.....	1,188.6	519.1	164.3	65.8	11.4	221.4	17.2	3.8	7.0	28.2
Florida.....	2,918.4	1,253.1	890.8	60.4	49.8	144.6	21.2	10.1	11.3	64.8
Georgia.....	2,340.6	1,524.5	727.6	170.7	29.3	345.1	67.8	39.6	27.3	117.2
Hawaii.....	498.8	217.1	62.2	65.2	0	27.8	15.5	11.9	5.4	29.1
Idaho.....	1,687.3	847.0	473.8	113.3	16.0	189.8	18.0	7.6	0	28.5
Illinois.....	14,977.1	5,649.9	4,851.7	(⁷)	(⁷)	437.2	71.8	122.0	20.3	146.8
Indiana.....	8,072.2	3,474.3	1,826.5	594.0	94.1	773.4	31.0	40.6	25.6	89.2
Iowa.....	5,697.0	3,032.2	2,526.9	(⁷)	62.5	303.6	21.2	18.1	20.3	79.5
Kansas.....	2,192.8	1,719.8	1,083.2	211.8	38.0	253.4	34.7	26.6	13.2	58.8
Kentucky.....	2,844.2	1,190.0	799.2	(⁷)	(⁷)	207.2	37.9	21.2	20.0	104.4
Louisiana.....	3,289.2	1,733.5	746.8	403.9	22.4	431.8	47.2	(⁷)	21.0	60.5
Maine.....	1,452.7	1,123.0	638.8	82.1	76.6	251.2	14.1	12.7	11.3	36.3
Maryland.....	3,943.2	1,608.3	630.2	349.2	26.0	473.6	32.9	24.8	12.8	58.7
Massachusetts.....	15,063.4	7,319.0	5,010.8	565.3	60.3	1,505.8	36.1	31.7	3.1	105.9
Michigan.....	10,128.7	6,123.5	3,434.2	475.0	28.7	1,961.9	33.0	61.7	8.9	120.1
Minnesota.....	10,578.8	3,876.0	2,718.1	281.0	41.6	669.2	32.0	31.7	16.6	85.7
Mississippi.....	1,060.1	688.4	362.4	(⁷)	(⁷)	170.4	37.2	14.2	12.8	91.4
Missouri.....	7,090.6	3,538.8	2,592.1	310.5	(⁷)	467.2	53.5	39.0	21.7	54.9
Montana.....	1,840.6	918.0	667.1	111.6	0	56.4	18.5	22.3	10.5	31.7
Nebraska.....	2,877.2	1,534.0	1,092.5	205.3	27.2	157.5	10.6	21.8	14.7	4.5
Nevada.....	438.2	212.8	116.9	(⁷)	(⁷)	67.5	14.2	6.6	5.6	8.0
New Hampshire.....	1,100.8	491.5	229.9	21.2	13.6	188.9	13.7	4.8	3.5	16.0
New Jersey.....	4,685.2	2,350.6	1,178.0	582.3	34.7	394.6	35.9	13.6	11.7	99.8
New Mexico.....	729.1	331.7	96.2	47.3	6.2	100.3	32.0	10.6	3.4	35.7
New York.....	26,117.0	13,230.6	5,996.5	1,671.9	102.5	5,116.4	81.3	21.0	23.2	217.8
North Carolina.....	3,295.4	1,903.5	767.1	237.0	62.0	580.9	60.6	39.3	23.4	133.4
North Dakota.....	1,088.4	520.2	357.6	46.5	.5	71.2	15.2	18.6	10.6	0
Ohio.....	18,575.8	4,294.5	2,684.0	507.6	158.7	676.8	44.2	38.3	32.1	152.9
Oklahoma.....	5,788.9	3,968.3	2,889.7	442.3	89.1	373.7	45.5	33.2	30.2	64.6
Oregon.....	3,201.8	1,388.7	838.8	84.3	25.8	363.7	25.9	6.8	11.2	32.1
Pennsylvania.....	24,139.6	10,060.4	4,790.8	1,133.6	(⁷)	3,743.9	85.5	61.3	32.9	212.4
Rhode Island.....	1,633.6	799.7	298.8	65.6	(⁷)	379.1	11.3	7.8	6.1	31.0
South Carolina.....	1,729.8	1,250.5	598.0	153.3	25.0	264.9	52.6	35.7	17.1	104.0
South Dakota.....	1,541.4	1,004.3	905.5	(⁷)	8.4	21.2	19.3	11.0	9.5	29.3
Tennessee.....	3,080.9	1,600.3	641.7	284.5	41.9	465.6	38.4	13.7	18.9	95.6
Texas.....	12,841.6	4,509.7	3,240.3	(⁷)	(⁷)	946.5	83.7	66.4	32.7	140.2
Utah.....	2,570.6	1,168.9	791.4	134.2	14.2	160.6	22.0	10.1	6.5	30.0
Vermont.....	874.2	344.0	152.9	13.2	6.1	113.8	19.3	9.2	8.2	21.3
Virginia.....	1,179.6	814.1	144.8	22.2	23.5	435.2	46.5	34.9	20.2	86.7
Washington.....	6,573.2	2,233.1	1,565.1	181.2	59.7	345.7	18.2	15.9	9.0	38.3
West Virginia.....	3,594.3	1,505.1	544.9	201.7	27.5	627.4	15.2	23.0	14.3	51.0
Wisconsin.....	7,296.2	2,709.6	1,762.2	413.2	90.7	302.6	29.2	43.2	19.1	49.3
Wyoming.....	663.2	258.9	132.8	24.9	8.9	76.2	6.1	3.4	(⁷)	6.7

¹ Checks issued by the Treasury Department during the given periods for Federal grants to States under the Social Security Act, not including Federal funds for vocational rehabilitation under title V, pt. 4, which are merged with other Federal funds provided for this purpose. For any given period, amounts reported in this table will differ from those reported in tables 7 and 8 showing amounts certified by the Social Security Board to the Secretary of the Treasury for payments to the States, since sums certified by the Board are attributed to the quarter for which they were provided. The Board may certify amounts to be granted for the current period of operation, for future periods, or for prior periods in which programs approved by the Board were in effect. Payments, therefore, are not necessarily made within the period for which the funds are certified.

² Includes grants certified by the Social Security Board for payment to States for employment service administration to meet the requirements of the unemployment compensation program; as of Oct. 31, 1938, such grants had been made to 46 States in which benefits were payable or were soon to become payable.

³ Administered by the U. S. Children's Bureau.

⁴ Administered by the U. S. Public Health Service.

⁵ No plan approved by the Social Security Board.

⁶ Plan approved Nov. 1, 1938.

⁷ No plan approved by the Chief of the U. S. Children's Bureau.

⁸ Plan approved Oct. 18, 1938.

Source: Amounts of grants computed from data furnished by the U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

Table 7.—Federal grants to States for public assistance: Advances for the fiscal year 1937-38 certified¹ by the Social Security Board to the Secretary of the Treasury and advances authorized and certified as of Nov. 30, 1938, for the first and second quarters of the fiscal year 1938-39

[In thousands of dollars]

State	Advances authorized and certified by the Social Security Board as of Nov. 30, 1938, for direct assistance and administration of public assistance											
	Total advances certified for the fiscal year 1937-38				Advances certified for first quarter of fiscal year 1938-39				Advances authorized and certified for second quarter of fiscal year 1938-39			
	Total	Old-age assistance	Aid to dependent children	Aid to the blind	Total	Old-age assistance	Aid to dependent children	Aid to the blind	Total	Old-age assistance	Aid to dependent children	Aid to the blind
Total.....	\$200,621.2	\$179,200.0	\$25,237.3	\$5,183.9	\$59,722.7	\$51,060.6	\$7,432.4	\$1,229.7	\$54,426.9	\$45,922.5	\$7,253.1	\$1,251.3
Alabama.....	1,239.0	908.2	311.0	19.8	452.6	338.3	105.8	8.5	350.1	253.1	90.6	6.4
Alaska.....	144.5	144.5	(²)	(²)	45.4	45.4	(²)	(²)	32.6	32.6	(²)	(²)
Arizona.....	930.9	657.2	236.4	37.3	301.5	237.8	53.8	9.9	366.0	278.4	76.4	11.2
Arkansas.....	1,313.9	1,061.5	209.1	43.3	333.5	274.9	49.0	9.6	51.7	39.0	12.5	.2
California.....	19,745.3	17,346.8	1,428.0	970.5	6,051.4	5,384.5	396.3	270.6	6,195.9	5,487.6	434.7	273.6
Colorado.....	6,208.7	5,665.8	452.1	90.8	1,521.9	1,373.1	121.7	27.1	1,483.0	1,322.0	135.1	25.9
Connecticut.....	2,267.4	2,267.4	(²)	(²)	594.6	593.6	(²)	1.0	636.8	630.8	(²)	6.0
Delaware.....	261.1	198.6	62.5	(²)	62.7	47.2	15.5	(²)	51.5	34.2	17.3	(²)
District of Columbia.....	625.4	424.4	180.4	20.6	186.5	122.6	56.3	7.6	172.2	119.0	44.5	8.7
Florida.....	2,264.6	2,192.8	(²)	71.8	668.9	617.6	31.1	20.2	794.7	703.4	44.0	47.3
Georgia.....	1,841.2	1,474.4	310.3	56.5	585.8	454.6	110.9	20.3	673.8	524.5	128.0	21.3
Hawaii.....	266.9	130.7	127.9	8.3	79.6	37.3	42.3	0	71.8	37.4	34.4	0
Idaho.....	1,420.5	1,116.7	264.5	39.4	361.5	285.6	65.9	10.0	367.0	286.1	71.5	9.4
Illinois.....	12,855.7	12,855.7	(²)	(²)	3,568.2	3,568.2	(²)	(²)	3,651.1	3,651.1	(²)	(²)
Indiana.....	5,730.8	4,045.7	1,432.2	252.9	1,715.0	1,233.6	415.3	66.1	2,005.0	1,482.9	454.0	68.1
Iowa.....	5,072.7	4,981.1	(²)	91.6	1,565.5	1,526.0	(²)	39.5	1,572.8	1,532.4	(²)	40.4
Kansas.....	1,840.6	1,433.9	342.0	64.7	865.9	688.7	153.6	23.6	756.6	623.7	107.5	25.4
Kentucky.....	1,982.2	1,982.2	(²)	(²)	573.5	573.5	(²)	(²)	597.1	597.1	(²)	(²)
Louisiana.....	2,325.8	1,559.8	751.0	15.0	662.4	418.4	232.1	11.9	748.2	450.0	252.7	15.5
Maine.....	782.0	445.0	185.3	151.7	462.0	364.8	49.7	47.5	496.8	403.8	48.8	44.2
Maryland.....	2,630.7	1,699.9	855.0	75.8	744.6	462.7	263.6	18.3	769.8	486.6	264.1	19.1
Massachusetts.....	11,955.4	10,883.0	945.3	127.1	3,357.8	2,991.7	330.8	35.3	3,452.0	3,066.8	347.9	37.3
Michigan.....	8,328.3	6,570.7	1,693.1	64.4	2,302.6	2,007.9	277.3	17.4	2,429.9	2,069.1	343.3	17.5
Minnesota.....	8,496.4	7,839.0	585.4	72.0	2,132.9	1,963.6	169.6	19.7	2,315.7	2,075.6	206.9	33.2
Mississippi.....	425.1	425.1	(²)	(²)	216.1	216.1	(²)	(²)	222.6	220.1	(²)	2.5
Missouri.....	6,210.7	5,983.8	226.8	10.2	1,896.0	1,726.8	109.2	(²)	2,069.9	1,849.0	220.9	(²)
Montana.....	1,586.3	1,435.2	140.9	10.2	476.7	413.1	63.6	0	458.7	389.2	69.5	0
Nebraska.....	2,624.3	2,092.8	476.5	55.0	775.4	642.8	117.8	14.8	815.2	669.6	127.0	18.6
Nevada.....	236.6	236.6	(²)	(²)	74.0	74.0	(²)	(²)	86.1	86.1	(²)	(²)
New Hampshire.....	614.3	521.2	55.0	38.1	159.3	139.2	12.4	7.7	163.6	141.2	13.1	9.3
New Jersey.....	3,843.9	2,619.5	1,152.4	72.0	1,101.1	725.0	353.4	20.7	1,102.1	741.8	339.0	21.3
New Mexico.....	434.4	273.7	142.1	18.6	114.2	73.4	36.0	4.8	62.8	39.9	20.6	2.3
New York.....	18,122.6	14,092.8	3,734.7	295.1	4,877.3	3,549.0	1,262.7	65.6	4,611.0	3,731.8	809.5	69.7
North Carolina.....	1,684.4	1,190.1	340.4	153.9	638.3	452.7	144.0	41.6	654.7	476.0	138.9	39.8
North Dakota.....	804.6	699.7	104.9	0	222.1	206.5	15.6	0	277.7	226.6	49.3	1.8
Ohio.....	15,618.4	13,859.2	1,349.5	409.7	4,898.3	4,416.2	366.3	115.8	485.8	0	368.3	117.5
Oklahoma.....	6,822.9	5,890.1	793.8	139.0	1,522.3	1,286.6	187.0	48.7	478.7	388.8	65.6	24.3
Oregon.....	2,147.7	1,929.9	153.3	64.5	691.3	618.7	52.4	20.2	689.2	610.4	61.7	17.1
Pennsylvania.....	16,462.5	12,880.5	2,609.0	973.0	3,743.8	3,068.8	675.0	(²)	3,335.8	2,577.1	758.7	(²)
Rhode Island.....	771.2	643.9	127.3	(²)	220.8	181.9	38.9	(²)	223.3	181.8	41.5	(²)
South Carolina.....	1,010.8	828.3	138.7	43.8	554.0	436.1	97.3	20.6	341.9	256.3	76.9	8.7
South Dakota.....	1,308.5	1,300.6	(²)	7.9	532.3	528.6	(²)	3.7	552.4	545.4	(²)	7.0
Tennessee.....	1,706.8	1,087.8	567.0	52.0	797.5	564.0	201.3	32.2	720.6	475.0	210.7	34.9
Texas.....	9,378.7	9,375.7	(²)	(²)	2,412.6	2,412.6	(²)	(²)	2,424.4	2,424.4	(²)	(²)
Utah.....	2,170.6	1,799.5	331.7	39.4	632.1	535.1	87.4	9.6	484.1	400.6	75.7	7.8
Vermont.....	471.6	424.8	31.0	15.8	141.8	131.1	10.7	3.8	120.5	107.2	9.7	2.6
Virginia.....	(²)	(²)	(²)	(²)	41.4	26.2	4.2	11.0	223.7	178.0	26.9	18.8
Washington.....	6,184.1	5,148.7	863.8	171.6	1,501.8	1,299.1	154.1	48.6	1,355.9	1,151.9	160.8	43.2
West Virginia.....	2,241.6	1,737.0	436.6	68.0	567.9	409.3	137.9	20.7	572.4	395.2	157.6	19.6
Wisconsin.....	5,704.2	4,444.7	1,007.2	252.3	1,574.5	1,217.9	288.5	68.1	1,732.5	1,346.3	319.3	66.9
Wyoming.....	507.4	393.8	83.2	30.5	123.5	98.2	17.9	7.4	119.2	95.6	17.7	5.9

¹ Advances from Federal funds certified as of the given date by the Social Security Board for a specified quarter for direct assistance and administration of the specified types of public assistance under the Social Security Act. This table is not comparable to the tables showing the amount of obligations incurred for payments to recipients, which include payments to recipients from Federal, State, and local funds and exclude administrative expense.

² All advances authorized for the 2d quarter of 1938-39 had been certified as of Nov. 30, with the following exceptions: \$240,600 of the sums authorized for Tennessee and \$525,900 of the sums authorized for Washington. The amounts which had not been certified for the different plans were as follows: Old-age assistance, Tennessee \$159,900, Washington \$442,900; aid to dependent children, Tennessee \$69,800, Washington \$66,900; aid to the blind, Tennessee \$10,900, Washington \$16,100. These amounts are also included in the totals for the United States.

³ No plan approved by the Social Security Board for the period covered in this column.

⁴ Approved plan expired Dec. 31, 1937; no Federal funds available since that date.

Source: Social Security Board, Bureau of Accounts and Audits.

reflect changes in these two items, but the connection is by no means an immediate or direct one because of the lag between tax collections and

their deposit with the Treasury, and because States make withdrawals from the trust fund in advance of benefit payments.

Table 8.—Federal grants to States for administration of unemployment compensation laws and State employment services:¹ Advances² certified by the Social Security Board to the Secretary of the Treasury for the fiscal year 1937-38 and for the first and second quarters of the fiscal year 1938-39

[In thousands of dollars]

State	Advances certified by the Social Security Board as of Nov. 30, 1938, for—								
	Administration of unemployment compensation and employment services			Unemployment compensation administration			Employment service administration		
	Total, fiscal year 1937-38	First quarter, fiscal year 1938-39	Second quarter, fiscal year 1938-39	Total, fiscal year 1937-38	First quarter, fiscal year 1938-39	Second quarter, fiscal year 1938-39	Total, fiscal year 1937-38	First quarter, fiscal year 1938-39	Second quarter, fiscal year 1938-39
Total.....	\$42,255.9	\$14,771.0	\$15,222.7	\$27,878.1	\$9,787.7	\$10,008.4	\$14,377.8	\$4,983.3	\$5,214.3
Alabama.....	713.6	192.3	178.1	473.6	129.8	125.9	240.0	62.5	52.2
Alaska.....	31.0	8.6	11.2	31.0	6.2	7.9	-----	2.4	3.3
Arizona.....	303.2	93.8	62.6	202.1	66.0	40.7	101.1	27.8	21.9
Arkansas.....	171.2	92.6	113.3	171.2	51.3	77.9	-----	41.3	35.4
California.....	3,458.8	875.4	779.1	2,479.4	791.7	779.1	979.4	83.7	0
Colorado.....	100.9	44.0	140.8	100.9	29.8	84.0	-----	14.2	56.8
Connecticut.....	1,217.0	425.3	304.7	834.7	335.9	253.5	382.3	89.4	51.2
Delaware.....	138.4	53.9	66.2	138.4	33.8	42.3	-----	19.2	23.9
District of Columbia.....	366.9	105.1	116.3	270.7	69.4	70.9	96.2	35.7	45.4
Florida.....	191.9	60.2	172.4	191.9	60.2	93.6	-----	-----	78.8
Georgia.....	225.8	145.3	199.7	225.8	51.1	104.9	-----	94.2	94.8
Hawaii.....	98.8	27.8	45.6	98.8	27.8	40.1	-----	-----	5.5
Idaho.....	126.4	87.4	51.8	126.4	64.0	40.8	-----	23.4	11.0
Illinois.....	362.4	197.1	240.1	362.4	197.1	240.1	-----	-----	-----
Indiana.....	1,566.7	534.3	340.1	1,078.9	372.8	239.1	487.8	161.5	101.0
Iowa.....	294.6	193.0	161.2	209.9	136.1	110.6	84.7	56.9	50.6
Kansas.....	131.2	97.8	155.7	131.2	54.0	104.6	-----	43.8	51.1
Kentucky.....	223.0	112.2	95.1	223.0	80.1	49.8	-----	32.1	45.3
Louisiana.....	655.0	224.3	207.5	411.7	150.3	134.0	243.3	74.0	73.5
Maine.....	494.4	140.3	110.9	319.4	106.9	81.0	175.0	33.4	29.9
Maryland.....	813.2	260.9	220.7	541.9	199.9	151.0	271.3	61.0	60.7
Massachusetts.....	2,717.7	841.1	888.2	1,897.4	641.7	664.7	820.3	199.4	223.5
Michigan.....	1,261.5	1,130.2	831.6	744.8	711.1	549.0	516.7	419.1	282.6
Minnesota.....	1,090.5	380.5	400.4	698.1	263.5	281.3	422.4	117.0	119.1
Mississippi.....	289.5	94.8	75.5	189.0	64.2	56.2	100.5	30.6	19.3
Missouri.....	251.2	238.9	221.3	251.2	148.1	100.8	-----	90.8	120.5
Montana.....	108.8	29.7	26.7	108.8	29.7	26.7	-----	-----	-----
Nebraska.....	88.3	66.2	91.3	88.3	37.7	45.5	-----	28.5	45.8
Nevada.....	109.9	33.7	48.0	109.9	20.6	27.6	-----	13.1	20.4
New Hampshire.....	390.9	100.0	88.9	299.0	71.7	62.1	121.9	28.3	26.8
New Jersey.....	521.1	394.5	717.3	521.1	225.5	475.9	-----	169.0	241.4
New Mexico.....	48.9	45.8	58.6	48.9	24.0	32.7	-----	21.8	25.9
New York.....	6,994.9	2,552.7	2,563.7	3,658.5	1,439.9	1,418.7	3,336.4	1,112.8	1,145.0
North Carolina.....	1,120.1	309.4	271.4	740.8	250.5	210.3	379.3	58.9	61.1
North Dakota.....	106.4	36.2	48.5	106.4	19.2	23.1	-----	17.0	25.4
Ohio.....	482.4	239.1	491.0	482.4	239.1	300.6	-----	-----	190.4
Oklahoma.....	203.7	146.8	226.9	203.7	67.3	136.3	-----	79.5	90.6
Oregon.....	696.7	186.9	176.8	542.9	137.3	145.1	155.8	49.6	31.7
Pennsylvania.....	6,890.1	1,804.0	1,939.9	4,210.8	937.2	1,142.8	2,679.3	866.8	797.1
Rhode Island.....	730.3	190.6	188.6	592.6	167.1	155.6	137.7	23.5	33.0
South Carolina.....	344.0	142.7	105.6	269.4	106.8	73.6	74.6	35.9	32.0
South Dakota.....	58.9	21.2	42.0	58.9	21.2	26.1	-----	-----	15.9
Tennessee.....	605.0	236.1	229.6	344.1	141.2	131.3	260.9	94.9	98.3
Texas.....	1,925.7	428.9	517.6	730.6	229.0	254.7	1,175.1	199.9	262.9
Utah.....	254.6	84.9	75.8	183.5	63.1	53.5	71.1	21.8	22.3
Vermont.....	246.3	69.2	44.6	164.8	51.7	29.1	81.5	17.5	15.5
Virginia.....	724.1	222.7	212.4	496.1	169.5	146.6	228.0	53.2	65.8
Washington.....	142.5	117.5	228.1	142.5	52.3	116.7	-----	65.2	111.4
West Virginia.....	882.2	318.9	308.5	588.4	236.3	235.5	293.8	82.6	73.0
Wisconsin.....	1,194.8	302.6	289.1	733.4	186.1	187.9	461.4	116.5	101.2
Wyoming.....	88.5	34.5	41.7	88.5	20.9	26.6	-----	13.6	15.1

¹ Advances certified by the Social Security Board for State employment service administration to meet the requirements of the unemployment compensation program; this table does not include Federal grants by the U. S. Employment Service under the Wagner-Peyser Act or State or local appropriations to the employment service.

² Advances are certified by the Social Security Board to the Secretary of the Treasury for a specified quarter of operation, which is not necessarily the period in which the certification is made.

Source: Social Security Board, Bureau of Accounts and Audits.

General Economic Conditions

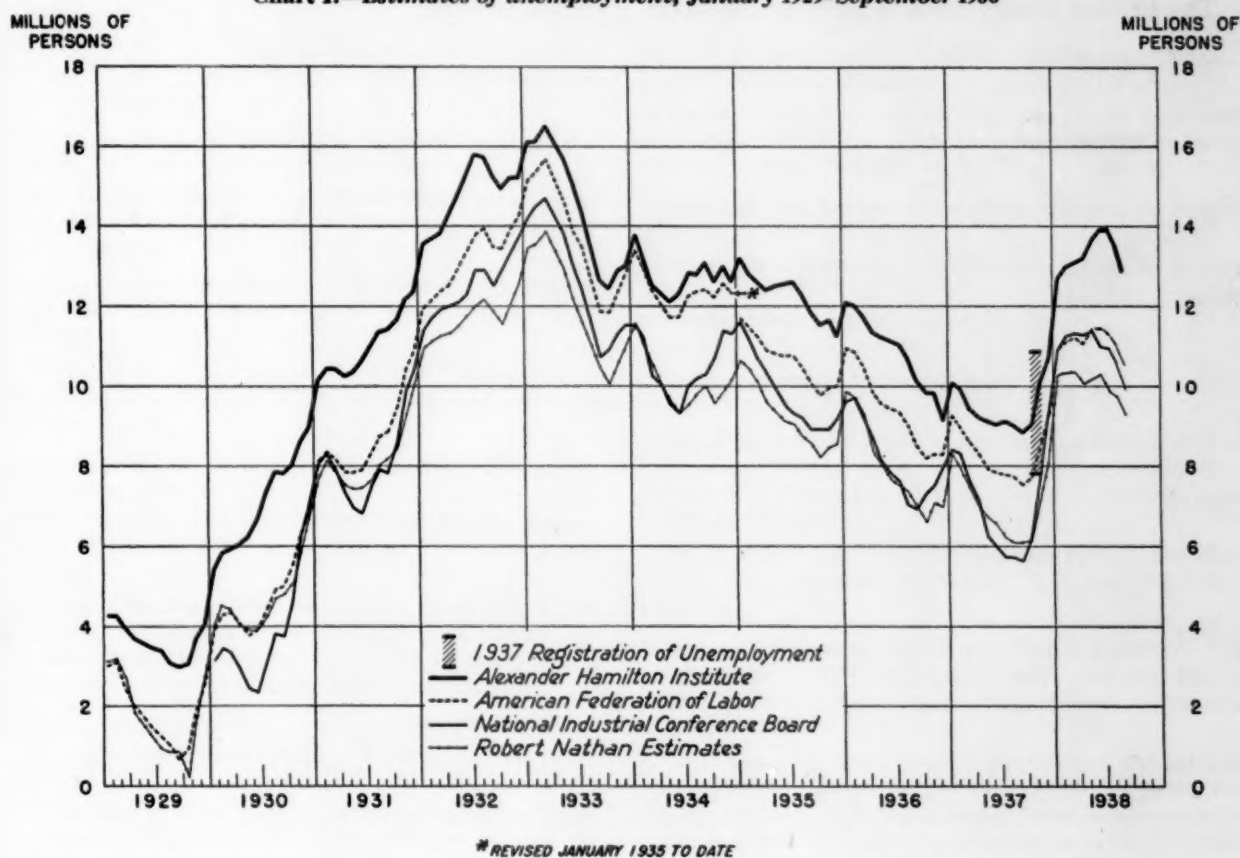
Both taxes collected and expenditures under the Social Security Act are affected to a certain extent by fluctuations in general economic activity. There is a tendency for social security financial data to reflect at a later date variations in business conditions. Because of this lag, current indexes indicating the economic condition of the country should be studied carefully.

There have been attempts to estimate the trend of pay rolls in the United States on the basis of social security data on tax receipts. This use of the tax figures may be misleading, since at least in the early stages they do not constitute an accurate measure of the fluctuations in pay rolls. In the first place, tax collections under title VIII will always lag from 1 to 4 months behind pay rolls, since such taxes are not collectible immediately upon the distribution of wages and salaries. In the second place, collections under title IX are based on pay rolls of the preceding calendar year.

Furthermore, the pay rolls included in the Bureau of Labor Statistics index and the taxable pay rolls covered by titles VIII and IX are not identical. Title VIII provides that only the first \$3,000 per year received by each employee from each employer shall be taxed. This tends to increase somewhat tax collections based on wages earned in the early part of the calendar year and to decrease taxes based on wages earned in the latter part of the same year.

During the month of October the majority of the indexes of business activity continued the substantial rises which began in July. Again all four of the preliminary estimates of the volume of unemployment indicated a considerable decline in the number of unemployed. The Federal Reserve Board index of factory employment, adjusted for seasonal variation, rose from 86.9 in September to 87.5 in October; the Bureau of Labor Statistics index of factory pay rolls, unadjusted for seasonal variation, advanced from 81.0 in September to

Chart I.—Estimates of unemployment, January 1929–September 1938



83.7 in October. The increases may be attributed to the durable goods industries, and to the increased employment in the automobile industry in particular. The index for the nondurable goods group declined slightly although there was a rise of 0.8 points in the rubber-products industry. The Department of Commerce indexes of national income paid out and of compensation of employees, adjusted for seasonal variation, showed slight increases during the same period.

The Federal Reserve Board index of industrial production, adjusted for seasonal variation, rose from 90 in September to 96 in October. Both manufacturing and mining contributed to this rise, the former advancing from 89 to 95 and the latter from 97 to 100. This was the fifth consecutive month in which the combined index increased, and it reached the highest level attained since October of the previous year. Steel production reached a higher percentage of capacity during the latter part of the month than at any time since October 1937.

The Federal Reserve Board index of the value

of construction contracts awarded, adjusted for seasonal variation, rose 8 points from 78 in September to 86 in October. Rises occurred in both residential and nonresidential building. This index, a 3-month moving average, does not reflect, however, month-to-month changes as they occur. Dollar figures for October, as reported by the F. W. Dodge Corporation for "37 Eastern States," show that both residential and nonresidential building increased in October as compared with September. During the month of October, the total value of construction contracts awarded reached the highest level attained since March 1931.

The Bureau of Labor Statistics combined index of wholesale prices declined fractionally from 78.3 in September to 77.6 in October. All three of the component parts of the index declined slightly. The Bureau of Labor Statistics index of retail prices of food declined from 78.7 in September to 78.1 in October, whereas the daily average of Moody's spot commodity price index rose slightly. Both the bond and stock markets continued to rise during October.

CURRENT PUBLICATIONS OF THE SOCIAL SECURITY BOARD

The following list includes all official publications of the Social Security Board which are currently available for general distribution. The prices listed are those charged by the Superintendent of Documents, United States Government Printing Office, to whom all purchase orders should be addressed; on orders of 100 or more there is a discount of 25 percent. Publications for which no price is given are obtainable without charge, in limited quantities, from the Social Security Board, Washington, D. C. This list does not include forms, instructions, and processed memoranda or reports available only for administrative purposes. Further publications for general distribution and sale will be listed currently in the Bulletin as they become available.

GENERAL

A BRIEF EXPLANATION OF THE SOCIAL SECURITY ACT. I. S. C. No. 1. September 1938. 19 pp.

A pamphlet giving a general explanation of the various features of the Social Security Act.

EMPLOYER'S DUTIES UNDER THE SOCIAL SECURITY ACT—A BRIEF OUTLINE. I. S. C. No. 39. October 1938. 6 pp.

A brief explanation of the duties of employers under the Social Security Act.

WHY SOCIAL SECURITY? Publication No. 15. 1937. 32 pp. With illustrations by Hendrik Willem Van Loon. 10 cents.

A brief outline of changes in American life which have caused the development of State and national measures to cope with insecurity.

SOCIAL SECURITY IN AMERICA. Publication No. 20. 1937. 592 pp. With index. 75 cents.

The factual background of the Social Security Act as summarized from staff reports to the Committee on Economic Security.

SOME BASIC READINGS IN SOCIAL SECURITY. Publication No. 28. October 1937. 24 pp. Out of print. New edition in process.

A reading list of material on social security, including a list of books in English dealing with social insurance in foreign countries.

SOCIAL SECURITY BULLETIN. A monthly publication, beginning with Vol. I, No. 1-3 (March 1938). Subscription price: \$2 a year in the United States, Canada, and Mexico; in other countries, \$3.75 a year. Single copies, 20 cents.

Special articles and current data on operations of unemployment compensation, public-assistance, and old-age insurance programs, and on the results of research and analysis pertinent to the social security program.

ECONOMIC STATUS OF THE AGED. By Marjorie Shearon. (Reprinted from Social Security Bulletin, March 1938.) 16 pp.

A summary of available information regarding the means of support of the population aged 65 and over in the United States during 1937.

FINANCIAL AND ECONOMIC DATA. (Reprinted from Social Security Bulletin, July 1938.) 8 pp.

Includes a description of the fiscal administration of the old-age reserve account and the unemployment trust fund, and statistical data as of May 31, 1938, with regard to the status of these funds, the amount of tax collections under the Social Security Act, and total receipts, expenditures, and issues under the Social Security Act in relation to total governmental receipts, expenditures, and debt.

FIRST ANNUAL REPORT OF THE SOCIAL SECURITY BOARD. 1937. 131 pp. 15 cents.

Report of the Board to the Congress for the fiscal year ended June 30, 1936. Includes supplementary data for the period July 1-December 15, 1936.

SECOND ANNUAL REPORT OF THE SOCIAL SECURITY BOARD. 1937. 205 pp. 30 cents.

Report of the Board to the Congress for the fiscal year ended June 30, 1937. Includes supplementary data for the period July 1-October 31, 1937.

THIRD ANNUAL REPORT OF THE SOCIAL SECURITY BOARD. 1938. (To be announced.)

Report of the Board to the Congress for the fiscal year ended June 30, 1938. Includes supplementary data for the period July 1-October 31, 1938.

PUBLIC ASSISTANCE

PUBLIC ASSISTANCE UNDER THE SOCIAL SECURITY ACT FOR THE NEEDY AGED, THE NEEDY BLIND, AND DEPENDENT CHILDREN. I. S. C. No. 8. February 1938. 16 pp. 5 cents.

A pamphlet explaining the program for Federal-State aid to the needy aged, the needy blind, and dependent children.

SUMMARY OF PROVISIONS OF THE SOCIAL SECURITY ACT RELATING TO FEDERAL GRANTS TO STATES FOR PUBLIC WELFARE PURPOSES. 1 p. 5 cents each, 50 cents a hundred.

A summary in chart form of provisions of the act pertaining to Federal grants to the States for old-age assistance, aid to the blind, aid to dependent children, and services for maternal and child health, crippled children, child welfare, public health, and vocational rehabilitation.

PUBLIC ASSISTANCE STATISTICS FOR THE UNITED STATES.

Preprints of public-assistance sections of the Social Security Bulletin, including Relief in Urban Areas and Relief in Rural and Town Areas, distributed for administrative purposes only.

TABULAR SUMMARY OF STATISTICS OF PUBLIC ASSISTANCE UNDER THE SOCIAL SECURITY ACT FOR THE CALENDAR YEAR 1937. Bureau Report No. 1. Bureau of Research and Statistics. 1938. 52 pp. 15 cents.

Tables compiled from State annual reports to the Social Security Board, by States and counties, showing the amount of obligations incurred for payments to recipients of old-age assistance, aid to dependent children, and aid to the blind, and the number of recipients of aid, in States with plans approved by the Social Security Board and administering Federal funds in the calendar year 1937.

PLAN FOR A CASE CENSUS OF RECIPIENTS OF PUBLIC ASSISTANCE. Bureau Report No. 2. Bureau of Research and Statistics. 1938. 921 pp. 15 cents.

Includes a suggested schedule, coding instructions, and table outlines for use in surveys of the number of recipients and the relief history of persons aided under all public-relief programs.

INTERCHANGE OF RELIEF INFORMATION AMONG DEPARTMENTS OF PUBLIC WELFARE OF LARGE CITIES. By Helen R. Jeter and Margaret Claybaugh. (Reprinted from Social Security Bulletin, June 1938.) 5 pp.

A description of the reporting procedure established by the Social Security Board to effect the prompt exchange of information about relief practices and operating data on relief programs among departments of public welfare in large urban areas.

RELIEF TRENDS IN CAMBRIDGE, MASSACHUSETTS, 1929-37. By Anne E. Geddes. (Reprinted from Social Security Bulletin, August 1938.) 8 pp.

Summarizes available information with respect to obligations incurred for different types of relief over a 9-year period in a community which has participated since January 1929 in the current monthly reporting of relief statistics in 116 urban areas, now maintained by the Social Security Board.

Old-Age Assistance

FEDERAL GRANTS TO STATES FOR OLD-AGE ASSISTANCE. 1 p.

A digest of the procedure for Federal grants to States for old-age assistance.

AID TO THE NEEDY AGED UNDER THE SOCIAL SECURITY ACT. I. S. C. No. 23. 4 pp.

A leaflet explaining the old-age assistance program.

CHARACTERISTICS OF STATE PLANS FOR OLD-AGE ASSISTANCE. Publication No. 16. December 1, 1937. 25 pp. Out of print. New edition in process.

Chart showing, by States, important features of individual State old-age assistance plans.

DON'T CONFUSE THE TWO OLD-AGE PROVISIONS OF THE SOCIAL SECURITY ACT. I. S. C. No. 26. 2 pp.

A leaflet showing briefly the differences in the programs for old-age assistance and for Federal old-age insurance.

Aid to Dependent Children

AID TO DEPENDENT CHILDREN UNDER THE SOCIAL SECURITY ACT. I. S. C. No. 25. 4 pp.

A leaflet explaining the program.

FEDERAL GRANTS TO STATES FOR AID TO DEPENDENT CHILDREN (MOTHERS' AID). 1 p.

A digest of the procedure for Federal grants to States for aid to dependent children.

CHARACTERISTICS OF STATE PLANS FOR AID TO DEPENDENT CHILDREN. Publication No. 18. December 1, 1937. 19 pp. 15 cents. New edition in process.

Chart showing, by States, important features of individual State plans for aid to dependent children.

Aid to the Blind

FEDERAL GRANTS TO STATES FOR AID TO THE BLIND. 1 p.

A digest of the procedure for Federal grants to States for aid to the blind.

AID TO THE NEEDY BLIND UNDER THE SOCIAL SECURITY ACT. I. S. C. No. 24. 4 pp.

A leaflet explaining the program.

CHARACTERISTICS OF STATE PLANS FOR AID TO THE BLIND. Publication No. 17. December 1, 1937. 15 pp. 15 cents. New edition in process.

Chart showing, by States, important features of individual State plans for aid to the blind.

THE INCIDENCE OF AID TO THE BLIND IN FOUR NEW ENGLAND STATES. By Ruth S. Brush. (Reprinted from Social Security Bulletin, September 1938.) 4 pp.

A summary analysis of the number and age distribution of individuals receiving aid to the blind in Maine, Massachusetts, New Hampshire, and Vermont, for April 1938.

FEDERAL OLD-AGE INSURANCE

OLD-AGE INSURANCE UNDER THE SOCIAL SECURITY ACT. SOME QUESTIONS AND ANSWERS. I. S. C. No. 3. October 1938. 23 pp.

A pamphlet consisting of frequently recurring questions concerning Federal old-age benefits answered by the Bureau of Old-Age Insurance of the Social Security Board.

OLD-AGE INSURANCE FOR WAGE EARNERS UNDER THE SOCIAL SECURITY ACT. I. S. C. No. 21. 8 pp. A leaflet explaining the old-age benefits program.

HAVE YOU A CLAIM FOR OLD-AGE INSURANCE UNDER THE SOCIAL SECURITY ACT? I. S. C. No. 29. October 1938. 5 pp.

An explanation of the procedures for filing claims for lump-sum payments under the Federal old-age insurance program.

OLD-AGE INSURANCE—SAFE AS THE U. S. A. I. S. C. No. 32. September 1938. 14 pp.

A brief explanation of the old-age reserve account.

SUMMARY OF PROVISIONS OF THE FEDERAL SOCIAL SECURITY ACT RELATING TO FEDERAL OLD-AGE BENEFITS. 1 p. 5 cents each, 50 cents a hundred.

Condensed summary of provisions of the act covering Federal old-age benefits, with citations to pertinent sections of the act.

FEDERAL OLD-AGE BENEFITS. 2 pp.

Table I. Lump-Sum Payments Under Title II.

Table II. Monthly Benefits Under Title II.

COST FACTORS IN OLD-AGE INSURANCE. By W. R. Williamson. (Reprinted from Social Security Bulletin, July 1938.) 15 pp.

A discussion of the major factors involved in measuring the prospective costs of the Federal old-age benefits program under the Social Security Act. Includes a comparison of the actuarial principles used in private life and annuity insurance with those applicable to social insurance.

SOCIAL SECURITY BOARD REGULATION No. 1. 2 pp.

Relating to disclosure of official records and information.

SOCIAL SECURITY BOARD REGULATIONS No. 2. 33 pp. 10 cents.

Federal old-age benefits under title II of the Social Security Act.

UNEMPLOYMENT COMPENSATION

UNEMPLOYMENT COMPENSATION. SOME QUESTIONS AND ANSWERS. I. S. C. No. 2. 1938. 14 pp.

A circular in question-and-answer form, giving general information on unemployment compensation provisions of the act and State unemployment compensation laws.

UNEMPLOYMENT COMPENSATION UNDER THE SOCIAL SECURITY ACT. I. S. C. No. 22. 6 pp.

A leaflet explaining the unemployment compensation provisions of the act.

SUMMARY OF PROVISIONS OF THE FEDERAL SOCIAL SECURITY ACT RELATING TO UNEMPLOYMENT COMPENSATION. 1 p. 5 cents each, 50 cents a hundred.

Condensed summary of provisions of the act covering unemployment compensation, with citations to pertinent sections of the act.

SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT COMPENSATION LAWS. (Reprinted from Social Security Bulletin, May 1938.) 3 pp.

A brief tabular presentation of provisions relating to

type of fund, size-of-firm coverage, contribution rates, and benefit payments under State unemployment compensation laws.

ANALYSIS OF STATE UNEMPLOYMENT COMPENSATION LAWS. Publication No. 13. December 1, 1937. 33 pp. 15 cents.

Chart showing, by States, important features of individual State unemployment compensation laws.

UNEMPLOYMENT COMPENSATION—WHAT AND WHY? Publication No. 14. January 1938. 54 pp. With bibliography. 10 cents.

An analysis of the background of unemployment compensation legislation and a brief account of Federal and State provisions.

PAY-ROLL REPORT FORMS OF STATE UNEMPLOYMENT COMPENSATION AGENCIES. By Myrtle Starr. (Reprinted from Social Security Bulletin, March 1938.) 3 pp.

A summary of the more important items of pay-roll information which are reported by employers to the various State unemployment compensation agencies.

THE RAILROAD UNEMPLOYMENT INSURANCE ACT AND UNEMPLOYMENT COMPENSATION ADMINISTRATION. By W. J. Couper. (Reprinted from Social Security Bulletin, August 1938.) 5 pp.

An outline of the main provisions of the Railroad Unemployment Insurance Act and the effect of the operation of these provisions on State unemployment compensation laws and administration.

UNEMPLOYMENT AND HEALTH INSURANCE IN GREAT BRITAIN, 1911-1937. Bureau Report No. 3. Bureau of Research and Statistics. 1938. 44 pp. 10 cents.

A comparison of the history of British legislation for unemployment insurance and health insurance, with charts showing modifications of the provisions for cash benefits under the two programs.

BENEFIT DECISIONS OF THE BRITISH UMPIRE: A CODIFICATION AND TEXT OF SELECTED DECISIONS. Unemployment Compensation Interpretation Service; Benefit Series, General Supplement No. 1. 1938. 867 pp. \$1.

A handbook of decisions of the British Umpire under provisions of the British Unemployment Insurance Act which are similar to those contained in unemployment compensation laws in the United States. Part I is a general statement of principles developed in interpreting disqualifying conditions; part II is a codification of these principles; and part III gives the text of all decisions cited.

RECENT PUBLICATIONS IN THE FIELD OF SOCIAL SECURITY

GENERAL

ABBOTT, GRACE. *The Child and the State; Select Documents With Introductory Notes. Vol. I. Legal Status in the Family; Apprenticeship and Child Labor. Vol. II. The Dependent and the Delinquent Child; The Child of Unmarried Parents.* Chicago: University of Chicago Press, 1938. Vol. I, 679 pp.; Vol. II, 701 pp. (Social Service Series.)

This comprehensive collection of source material constitutes a chronological record of Federal, State, and local measures designed to safeguard children. Each section contains an introduction by the author. The first volume deals with the status of the child in the family and with apprenticeship and child labor, including the administration of child-labor laws. Much British material is presented, as well as a section on international child-labor legislation. The discussion of the dependent child in volume II contains an evaluation of title IV of the Social Security Act. A final section on the administration of child-welfare services contains legislative material on the Children's Bureau and on recent State organizations and programs. The relevant portions of the Social Security Act are included, together with progress reports on child-welfare services in three States.

AMERICAN ASSOCIATION FOR SOCIAL SECURITY. "How Shall the Social Security Act Be Amended?" *Social Security*, New York, Vol. 12, No. 8 (November 1938), pp. 1, 5-8.

This article recommends that coverage be restricted to persons earning less than \$3,000 per year and that the old-age reserve be eliminated. It is also suggested that unemployment benefits be paid to all needy unemployed through the use of funds now expended for relief and the Works Program.

EPSTEIN, ABRAHAM. "Why Cheer for Social Security?" *Nation's Business*, Washington, Vol. 26, No. 12 (December 1938), pp. 15-16, 66-69.

Mr. Epstein makes a number of criticisms, most of which refer to the alleged deflationary tendency of the pay-roll taxes.

HALL, JAMES K. "Incidence of Federal Social Security Pay Roll Taxes." *Quarterly Journal of Economics*, Cambridge, Mass., Vol. 53, No. 1 (November 1938), pp. 38-63.

Professor Hall examines the following theories respecting the incidence of employer excise and employee income taxes: (1) that the incidence is on profits; (2) that the incidence is on consumers of goods and services; and (3) that the incidence is on wage rates. Among the conclusions are the following: (1) The social security program has partly shifted "the carrying of an old burden"; (2) presumably, "the share of social income currently going to

these beneficiaries will be greater than ever before"; and (3) the incidence of the pay-roll taxes "is viewed as tending, in the long run, to rest principally on wages, with a significant but decidedly minor part of the burden on profits."

HENRIQUES, J. Q. *A Citizen's Guide to Social Service.* London: Allen and Unwin, 1938. 344 pp.

Mr. Henriques' work is designed to acquaint the lay reader with the existing English social services, both public and private. Under the heading, The Welfare System, the author considers housing, health, fitness, and employment. Part II describes the poor law and the insurance schemes; part III deals with public and voluntary effort; and part IV discusses the objectives of greater coordination and cooperation. A chart shows the services described and their interrelationships.

INTERNATIONAL LABOR OFFICE. "The Application of Social Insurance in Bulgaria." *International Labour Review*, Geneva, Vol. 31, No. 5 (November 1938), pp. 667-676. (Reports and Enquiries.)

This description of the Bulgarian system of social insurance contains statistical information as of December 1937. Legal and bibliographical data are also included.

LENDE, HELGA, Editor. *What of the Blind? A Survey of the Development and Scope of Present-Day Work With the Blind.* New York: American Foundation for the Blind, Inc., 1938. 214 pp.

There are 19 papers in this collection, related to 9 fields of investigation, including the social, educational, and recreational aspects of blindness. The financial resources made available under the Social Security Act are discussed by Evelyn C. McKay. Each article has a brief reading list.

LEWIS, ELMER A., Compiler. *Pension Laws.* Washington: U. S. Government Printing Office, 1938. 68 pp.

This collection includes the text of Federal legislation now in effect concerning military pensions. About 40 laws or excerpts are given. The compiler is superintendent of the document room of the House of Representatives.

MACMAHON, ARTHUR W. "Public Spending—With Strings." *Survey Graphic*, New York, Vol. 27, No. 11 (November 1938), pp. 542-545, 571.

Professor MacMahon's article calls attention to the significance of Federal grants-in-aid for "an emerging pattern of government which, operating on a continental scale, must remain deconcentrated while becoming articulated." Administrative, fiscal, economic, legal, and political aspects of such grants are discussed. While noting constitutional limitations or doubts respecting Federal grants, the author nevertheless finds that "already the whole range of the social services seems irrevocably opened."

McKEAN, DAYTON DAVID. *Pressures on the Legislature of New Jersey*. New York: Columbia University Press, 1938. 251 pp. (Studies in History, Economics and Public Law, No. 440.)

The author was a member of the New Jersey House of Assembly in 1934 and 1935. His study includes a list of most of the organizations represented by lobbies and otherwise in the State, with a rather full description of seven leading groups. Chapters also discuss the methods used by pressure groups and the factors which determine their effectiveness.

ROBINSON, GEORGE BUCHAN. "Position of U. S. Treasury the Real Issue in Old Age Reserve Controversy." *The Annalist*, New York, Vol. 52, No. 1345 (October 26, 1938), pp. 566-567.

The discussion considers earlier articles by Alanson W. Willcox and stresses the connection between the Federal budget and old-age insurance finance. The author states that more than budget-balancing is in question. Taxes now being paid, he says, "must be permitted, by fiscal results meanwhile, to improve the Treasury's ability to pay the benefits, in terms of the taxes themselves . . ."

THOMAS, DOROTHY SWAINE. *Research Memorandum on Migration Differentials; A Report of the Committee on Migration Differentials*. With contributions by Rudolf Heberle, E. P. Hutchinson, Eleanor C. Isbell, Fritz Meyer, and Svend Riemer. New York: Social Science Research Council, 1938. 423 pp. (Bulletin 43, 1938.)

This work is an effort to establish factual and methodological norms concerning internal migrations. The method employed is the analysis and evaluation of significant contributions to the subject, by means of a survey of conclusions regarding differentials in age, sex, family status, and other characteristics. The appendixes include extensively annotated bibliographies of American, English, and German studies of internal migration, as well as special discussions of methods. A conclusion drawn is that the researches surveyed have produced "almost no acceptable generalizations about the strength and direction of selective internal migration."

U. S. PUBLIC HEALTH SERVICE. NATIONAL INSTITUTE OF HEALTH. *The National Health Survey: 1935-1936; Color, Sex and Age of the Population Enumerated*. Washington: U. S. Public Health Service, 1938. 16 pp. (Preliminary Reports, The National Health Survey. Population Series, Bulletin No. E.)

"The data contained in this bulletin represent a sample of about 3.7 percent of the urban population of the country and were collected by house-to-house canvass between November 1935 and March 1936." The pamphlet consists chiefly of tables for the 84 cities surveyed.

VANCE, RUPERT B. *Research Memorandum on Population Redistribution Within the United States*. New York: Social Science Research Council, 1938. 134 pp. (Bulletin 42, 1938.)

"This memorandum seeks to explore the redistribution of population within the United States as an area of research." It is not primarily concerned with projected legislation or other programs of planned action, but rather

with clarification of the subject by means of precise statements of facts, theories, and problems. The chapter headings indicate the principal divisions of the inquiry, as follows: Contrasting Areas of Economic Opportunity, Differential Population Increase, Population and Changing Economic Opportunity, and Internal Migration and the Mobility of the Population. Each chapter contains an annotated series of propositions, corollaries, queries, and similar clarifying devices whereby the author concisely deals with: "(1) accepted interpretations in the field, (2) the materials on which these interpretations are based, (3) the gaps in the data, and (4) the next lines of feasible research."

WILSON, SIR ARNOLD, and LEVY, HERMANN. *Burial Reform and Funeral Costs*. London, New York: Oxford University Press, 1938. 248 pp.

The authors, who previously collaborated in a work on industrial life insurance, now present a historical and sociological study of burial customs and practices. They analyze in some detail the current problem of burial costs for poorer persons. It is asserted that the disposal of the dead is the only social service that has been "neglected alike by the state and by voluntary effort." The conclusion recommends that lower prices be achieved through state intervention, but not through assumption by the state of the entire burial machinery.

HEALTH AND MEDICAL CARE

"The American Medical Association." *Fortune*, New York, Vol. 18, No. 5 (November 1938), pp. 89 ff.

This illustrated article describes and interprets the organizations and functions of the American Medical Association. It discusses the attitude of the association toward recent problems of medical care and outlines its scientific and lay activities, including its publications and relation to the public. Facts revealed in recent health surveys are reviewed. After describing proposed alternative solutions of public-health needs, the article offers suggestions for possible compromises to meet the problems.

BROWN, PHILIP KING. "By Six-to-One in California." *Survey Graphic*, New York, Vol. 27, No. 11 (November 1938), pp. 547-549.

The author, a San Francisco physician, describes the group medical-care plan of the municipal employees of that city. The decision by the California Supreme Court, made in the fall of 1938, is analyzed in the light of its favorable attitude toward such types of medical care.

INTERNATIONAL LABOR CONFERENCE, GENEVA. *Report of the Governing Body of the International Labour Office Upon the Working of the Convention (No. 25) Concerning Sickness Insurance for Agricultural Workers*. 24th sess., Geneva, 1938. Geneva: International Labor Office, 1938. 34 pp.

This report describes the status throughout the world of health-insurance legislation for agricultural workers. It gives the text of the draft convention adopted by the International Labor Office in 1927 and reviews the laws of the 11 members that have ratified the convention. The report also outlines the situation in 42 other countries,

many of which have health-insurance systems for agricultural workers. Statistics of operation are not included, but the legal basis is extensively summarized.

KINGSBURY, JOHN A. "Health Security for the Nation." *Industrial Democracy*, New York, Vol. 6, No. 3 (October 15, 1938), pp. 1-38.

The former director of the Milbank Memorial Fund discusses the case for adequate national health services. The principal studies that have been made are reviewed to show the existing needs. Mr. Kingsbury also considers a number of practical questions, such as the scope and type of services, method of remunerating doctors, total cost, methods of raising funds, and type of administration. A bibliography is included.

WALLER, C. E. "Progress Under the Operation of Title VI of the Social Security Act." *American Journal of Public Health*, Albany, N. Y., Vol. 28, No. 11 (November 1938), pp. 1298-1304.

The effect of the Social Security Act in stimulating State and local public-health services is brought out in this paper by the Assistant Surgeon General of the Public Health Service. Tables show the purposes for which funds were allotted and give the types of local health services employing title VI funds within the States.

PUBLIC WELFARE AND RELIEF

AMERICAN PUBLIC WELFARE ASSOCIATION. *Public Welfare Survey of Hennepin County, Minnesota; A Report on the Hennepin County Welfare Board*. Chicago: The Association, June 1938. 36 pp. Processed.

The survey includes a summary of findings, a discussion of the administrative dualism between Hennepin County and the city of Minneapolis, a detailed report and evaluation of the county welfare services, and recommendations.

AMERICAN PUBLIC WELFARE ASSOCIATION. *Public Welfare Survey of Minneapolis, Minnesota; A Report on the Minneapolis Division of Public Relief*. Chicago: The Association, June 1938. 44 pp. Processed.

This study is a companion to the survey of Hennepin County, in which Minneapolis is located. It deals mainly with general public relief, as distinct from the types of public assistance administered by the county. It contains detailed and summarized studies of the various operating units of the Division of Public Relief, with an evaluation of each unit. Recommendations are included.

BROWN, JOSEPHINE C. "In-Service Training for Public Welfare; 2. The Hows." *Survey Midmonthly*, New York, Vol. 74, No. 11 (November 1938), pp. 347-348.

In the second of a series of articles, the author discusses (1) supervision, and (2) group methods of in-service training. It is said to be "essential that the agency provide the adequate supervision which is the foundation of an in-service training program."

CHASE, MORRIS. "Recreation for the Aged." *The Family*, Albany, N. Y., Vol. 19, No. 7 (November 1938), pp. 223-228.

The author describes recreational and educational activities arranged by the Old Age Assistance Division of the New York City Department of Welfare.

FAMILY WELFARE ASSOCIATION OF AMERICA. *Recording*. New York: The Association, August 1, 1938. Part I, 39 pp.; Part II, 12 pp. Processed.

The first of these pamphlets is by Flora A. Landen and bears the subtitle, "An Account of the Discussions of a Group of Case Workers for a Three-Year Period (1935-1938)." It is a chronological record of evolving thought on the criteria of valid case recording, the function and methods of the case worker, and related topics. The second part is by a staff committee of the Buffalo Jewish Welfare Society. The purpose of the committee was "to crystallize and formulate the thinking of the agency in regard to case recording." The booklet offers a systematic presentation of recording standards, with illustrations from the files of the agency.

KANSAS. STATE BOARD OF SOCIAL WELFARE. BUREAU OF PUBLIC RELATIONS. *A Study in Public Assistance and Other Phases of Social Security; The Kansas Social Welfare Program*. Topeka, October 1938. 49 pp. Processed.

This publication was prepared to inform citizens of Kansas of the nature of their public-welfare organization. It extensively summarizes the Federal Social Security Act and the Kansas Social Welfare Law of 1937. Background material is included, and there is a list and brief description of the various Federal agencies established for relief and conservation.

LENROOT, KATHARINE F. "The Place of Dental Hygiene in a Maternal and Child-Health Program." *The Child*, Washington, Vol. 3, No. 4 (October 1938), pp. 75-80.

The Chief of the Children's Bureau here considers dental hygiene in relation to maternal and child health and describes six specimen programs in different States. A map shows the types of dental-health services provided for in State plans under the Social Security Act.

LOUISIANA. DEPARTMENT OF PUBLIC WELFARE. "Sight Program Mapped." *Public Welfare in Louisiana*, Baton Rouge (November 1938), pp. 14-18.

Aid to the blind under the Louisiana public-assistance law is fully described in this article.

SPRINGER, GERTRUDE. "Relief in November 1938." *Survey Midmonthly*, New York, Vol. 74, No. 11 (November 1938), pp. 339-344.

Reports from 35 cities supplement the interpretation by Mrs. Springer. These reports are mainly evaluations of local conditions and contain information on the influence of the Works Program, public-assistance grants, and unemployment benefits.

U. S. CHILDREN'S BUREAU. *Proceedings of the Conference on State Child-Welfare Services; Social Security Act, August 14, 1935, Title V, Part 3; Washington, D. C., April 4-6, 1938*. Washington: U. S. Government Printing Office, 1938. 155 pp. (Maternal and Child-Welfare Bulletin No. 3.)

Part 3 of title V of the Social Security Act provides for grants for services to combat child delinquency. The proceedings of the conference on this topic contain not only a description of such services but also the speeches of a number of experts not officially connected with any program. The relations between aid to dependent children, administered by the Social Security Board, and the child-welfare services are discussed by Jane M. Hoey, Director of the Bureau of Public Assistance of the Board; Mrs. Elizabeth Thompson, supervisor of aid to dependent children in Tennessee; and David C. Adie, Commissioner of the New York State Department of Social Welfare.

WILSON, DONALD V. "Security in Old Age." *Public Welfare in Louisiana*, Baton Rouge (November 1938), pp. 2-6, 18.

This article describes the old-age security provisions of the Social Security Act, with particular reference to Louisiana. Both the insurance and public-assistance programs are outlined.

UNEMPLOYMENT AND UNEMPLOYMENT COMPENSATION

BROWN, ARNOLD A. "The Problem of Technological Unemployment." *Journal of Business*, University of Iowa, Iowa City, Vol. 19, No. 1 (October 1938), pp. 12-15.

The author emphasizes the seriousness and permanence of technological unemployment and notes a number of objectives for its mitigation or prevention.

"Fifty-Two Pay Checks a Year." *Fortune*, New York, Vol. 18, No. 5 (November 1938), pp. 69 ff.

This article describes the employment policies evolved by the Nunn-Bush Shoe Company of Milwaukee, where democratic features of labor management have been in effect since 1915. In 1935 the company inaugurated its employment plan, which "is distinguished by two great points: first, it guarantees fifty-two pay checks a year, and second, it assures the worker a fixed percentage of the value of the goods that he creates." The workings of this and other management policies are outlined, and the possibility of wider application is discussed.

GREAT BRITAIN. MINISTRY OF LABOUR. *Analytical Guide to Decisions by the Umpire Respecting Claims for Benefit. U. I. Code 7—Part II, Disqualifications for Receipt of Benefit (Excluding Trade Dispute Disqualification); Recovery of Benefit and Travelling Expenses; Special Arrangements With Associations*. London: H. M. Stationery Office, 1938. 110 pp.

This is an additional volume in the comprehensive, classified analytical guide to the Umpire's decisions. While the text of the decisions is not given, the current position on the subjects treated is concisely summarized, with references to the appropriate decisions. The volume cancels and replaces six chapters of the 1930 edition of the

analytical guide. It is provided with a detailed index and has blank interleaves for added notes.

GREAT BRITAIN. MINISTRY OF LABOUR. COMMITTEE ON HOLIDAYS WITH PAY. *Report*. London: H. M. Stationery Office, April 1938. 79 pp. (Command Paper 5724.)

The report of the Committee was preceded by 14 days of testimony by employers, labor organizations, and officials. It includes a discussion of unemployment insurance in relation to paid vacations. The Committee recommends widespread extension of a paid vacation of 1 week, to be included in the contract of employment and to be made compulsory by legislation after 3 years.

HANNINGTON, WAL. *A Short History of the Unemployed*. London: Gollancz, 1938. 96 pp. (The New People's Library, Vol. 15.)

The author relates the changes in British unemployment policy from 1918 through 1937 to external events bearing on the measures adopted. "This booklet," he writes, "should serve the double purpose of acquainting the reader, in a concise form, with the changes in unemployment administration and at the same time revealing the effect of working-class action in respect to those changes, and thereby giving historical facts in their proper setting." Particular attention is paid to the National Unemployed Workers Movement, which staged various demonstrations in the effort to obtain a generous unemployment policy and to protest against economy measures. A bibliography is included.

MEREDITH, H. O. "The Monetary Factor in the Problem of Unemployment." *Journal of the Institute of Bankers in Ireland*, Dublin, Vol. 40, Part 2 (April 1938), pp. 146-162.

The conclusion of this paper includes the following summary: "The contribution which control of money may afford to the problem of unemployment is to be sought in connection with a peculiar property of money—its tendency to be held up when desire to invest for profit falls behind desire to save. . . . If investment in additional means of production cannot show a profit, it is not desirable that it should occur. The obvious mode of balancing such temporary excess in the desire to save is by increase of Government expenditure, partly by employing men in ways which, though not pecuniarily profitable, are socially advantageous, partly by issue of holiday incomes to men who cannot be employed."

THOMPSON, LORIN A. "Cincinnati's Regional Department of Economic Security." *National Municipal Review*, New York, Vol. 27, No. 11 (November 1938), pp. 530-535, 560.

The Cincinnati Regional Department of Economic Security, of which Mr. Thompson is director, is described as "a separate department whose functions are primarily to investigate, promote and coordinate activities in the social and economic development of the community." It is the outgrowth of planning in this field since 1929. The depart-

ment studies occupational needs and analyzes the labor supply for Cincinnati. It has made active efforts to increase employment opportunities for all types of workers and for the present school population. The "Four-Point Employment Program" of the department is described in this connection.

THOMPSON, C. B., and WISE, M. L. *We Are Forty and We Did Get Jobs*. Philadelphia, New York: Lippincott, 1938. 262 pp.

Job-seeking technique, as developed by two women past 40, is described and illustrated through numerous examples. A self-rating "employability test" is included.

U. S. PUBLIC HEALTH SERVICE. NATIONAL INSTITUTE OF HEALTH. *The National Health Survey: 1935-1936; Characteristics of the Urban Unemployed*. Washington: U. S. Public Health Service, 1938. 20 pp. (Preliminary Reports, The National Health Survey. Population Series, Bulletin No. D.)

This pamphlet gives statistically significant information on the numbers of workers in 84 cities who were unemployed in the winter of 1935-36. It includes discussions of location, sex and age, color, and proportion of the population reported as workers. The tables are grouped principally by areas.

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